

# REPORT

ON

# FAMILY LIVING SURVEY AMONG INDUSTRIAL WORKERS 1958-59

# MARIANI

LABOUR BUREAU
MINISTRY OF LABOUR, EMPLOYMENT AND REHABILITATION
DEPARTMENT OF LABOUR AND EMPLOYMENT
GOVERNMENT OF INDIA

## PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944–46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944–46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Mariani centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report

consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri Satnam Dass, Research Officer, assisted by Shri A. Azim, Investigator Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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*Dated the 19th October, 1965.*

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# PART I

# (FAMILY BUDGET)

## Chapter 1

# SCOPE AND METHOD OF THE SURVEY

### 1·1. *Family Living study*

Family living studies aim at collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys can be food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy making in connection with socio-economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N.

*Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954**.

(*i*) Health, including demographic conditions;
(*ii*) Food and nutrition;
(*iii*) Education, including literacy and skills;
(*iv*) Conditions of work;
(*v*) Employment situation;
(*vi*) Aggregate consumption and savings;
(*vii*) Transportation;
(*viii*) Housing, including household facilities;
(*ix*) Clothing;
(*x*) Recreation and entertainment;
(*xi*) Social security; and
(*xii*) Human freedoms.

In conducting the family living surveys in this country during 1958–59, *inter-alia*, in Mariani, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1·2. *Description of the survey*

Mariani was one of the centres where family living surveys were conducted during 1958-59. This survey in Mariani was part of an integrated scheme of family living surveys among industrial workers at 50† important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys are being published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Mariani centre presented in this Report.

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* Report on International Definition and Measurement of Standards and Levels of Living, U.N., 1954.

† The list of 50 centres is given in Appendix 1.

1·21. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) were entrusted to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1·22. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons :

(*i*) generally related by blood and marriage or adoption;

(*ii*) usually living together and/or served from the same kitchen; and

(*iii*) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951 as the case may be. The survey in Mariani, which was a plantation centre, covered families deriving a major part of their income from manual work in registered plantations only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour and not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

1·23. *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical.

On the basis of a preliminary survey conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling at Mariani centre and the list of 25 registered plantations within ten miles of Mariani was used as the sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for Consumer Price Index Numbers. The sample size for Mariani was 240 families for Schedule 'A' and 60 for Schedule 'B'. The number of schedules finally covered and tabulated was 239 Schedules 'A' and 60 Schedules 'B'. The difference between the number of sampled families originally fixed and the number of families finally covered was due either to exclusion at the tabulation stage of some of the surveyed families not belonging to working class or rejection of some schedules because of unsatisfactory data, etc.

The two samples drawn for Schedule 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled family would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months

evenly so as to eliminate the seasonal effects on the consumption pattern.

The selection of sample was done in two stages. In the first stage groups of establishments were selected and in the next stage workers were selected. The tea plantations were grouped into clusters of 3 and 4 each so as to represent, within each cluster, plantations under foreign and Indian management and plantations of varying employment sizes. The clusters were arranged in increasing order of size and 2 independent samples of 6 clusters each were selected systematically with probability proportional to size.

The ultimate sampling unit, a working class family, was selected through the pay-rolls of the establishments at the second stage of sampling. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn, of which 5 workers were selected by simple random sampling for Schedule 'B' (Level of Living) and the remaining 20 were taken for Schedule 'A' (Family Budget).

1·24. *Period of Survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for working class family living survey at Mariani centre was August, 1958 to September, 1959. The period was more than 12 months because of non-availability of some of the selected households during the time of enquiry.

1·25. *Method of survey*

The 'Interview Method' was followed for the collection of data, as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1·26. *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of

National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete Schedule 'A'. The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

## CHAPTER 2
## ECONOMIC BACKGROUND OF THE CENTRE

### 2·1. *Introductory*

Mariani is a small town situated in Jorhat Sub Division of Sibsagar district in the vicinity of Naga Hills. It is predominantly a tea producing area.

### 2·2. *Working class areas and markets*

The working class population was reported to be concentrated within a radius of 10 miles of Mariani town and the market patronised predominantly by them was Mariani.

This market has been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Mariani centre.

### 2·3. *General characteristics of working class population—survey results*

#### 2·31. *Industries*

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Mariani was about 14 thousand. The estimated number of employees in these families was about 28 thousand. A distribution of these employees by industries and in each industry by sex and adults/children is given in table 2·1. In column 7, the average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2·1

*Distribution of employees (including apprentices) by industries and other details*

| Industry | Percentage distribution of employees by sex and adults/children | | | | Total number of employees (estimated) | Average monthly income per employee from paid employment (Rs.) | Number of employees (unestimated) |
|---|---|---|---|---|---|---|---|
| | Men | Women | Children | Total | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Production of tea in plantation .. | 51·91 | 44·32 | 3·77 | 100·00 | 27,220 | 44·81 | 534 |

TABLE 2·1—*contd.*

| 1 | | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|---|---|---|---|---|---|---|---|
| Rest | .. .. | 62·70 | 21·91 | 15·39 | 100·00 | 1,086 | 39·78 | 15 |
| | All .. | 52·33 | 43·46 | 4·21 | 100·00 | 28,306 | 44·61 | 549 |
| Number of employees (unestimated)* | .. | 281 | 242 | 26 | 549 | .. | .. | .. |

It will be seen that about 96 per cent. of the employees were employed in the production of tea in plantations. Women employees constituted about 43 per cent. of the total. The proportion of children (upto the age of 14 years) was about 4 per cent.

2·32. *Occupation*

Table 2·2 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

TABLE 2·2

*tribution of employees (including apprentices) by occupation and other details*

| Occupation | Percentage distribution of employees by sex and adults/children | | | | Total number of employees | Average monthly income per employee from paid employment (Rs.) | Number of employees (unestimated) |
|---|---|---|---|---|---|---|---|
| | Men | Women | Children | Total | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| tation workers .. | 50·34 | 45·56 | 4·10 | 100·00 | 26,336 | 43·58 | 517 |
| .. .. | 78·89 | 15·36 | 5·75 | 100·00 | 1,970 | 58·44 | 32 |
| occupations .. | 52·33 | 43·46 | 4·21 | 100·00 | 28,306 | 44·61 | 549 |
| aber of employees estimated) .. | 231 | 242 | 26 | 549 | .. | .. | .. |

About 93 per cent. of the total employees were employed as plan-ion workers and the rest comprised production workers, workers ransport occupations, etc.

2·33. *Nature of employment and type of settlement*

Table 2·3 gives the percentage distribution of employees by number days worked during the month classified by (*a*) regular and casual ployment and (*b*) settled or not settled. A settled person was defined one who had permanently settled down at the place of survey, i.e., o had no enduring connections with his native place and had develop-sentimental and permanent attachment to his present place of y.

## TABLE 2·3

*Percentage distribution of employees (including apprentices) by natu of employment, type of settlement and number of days worked*

| Number of days worked during the month | Percentage distribution of employees by | | | | | Number of employe (unesti-mated) |
|---|---|---|---|---|---|---|
| | Nature of employment* | | | Type of settlement | | |
| | Regular | Casual | All | Settled | Not settled | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 0 .. .. | 0·74 | 40·33 | 3·09 | 0·83 | 14·39 | 11 |
| 1—7 .. .. | .. | .. | .. | .. | .. | . |
| 8—15 .. .. | 2·96 | 10·26 | 3·39 | 3·27 | 3·99 | 19 |
| 16—19 .. .. | 5·05 | 19·30 | 5·90 | 5·52 | 7·80 | 38 |
| 20—23 .. .. | 27·48 | 9·69 | 25·11 | 26·96 | 23·68 | 159 |
| 24—27 .. .. | 61·77 | 20·51 | 59·33 | 61·33 | 49·31 | 311 |
| 28—31 .. .. | 2·00 | .. | 1·83 | 2·09 | 0·83 | 12 |
| Total .. | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 549 |
| Percentage to total | 94·05 | 5·95 | 100·00 | 83·32 | 16·68 | . |
| Number of employees (unestimated) .. | 529 | 20 | 549 | 469 | 80 | . |

Of the total employees, about 94 per cent. were regular and tl remaining 6 per cent. were casual. About 83 per cent. of the employe had settled down at the centre.

### 2·34. *Family income*

The average monthly income per family of the population survey was Rs. 97·31. The estimated distribution of families in different incor classes is given in table 2·4.

*The classification of workers into "regular" and "casual" was done on a differ basis from the one adopted in the 'Occupational Wage Survey' conducted by the Lab Bureau in 1958-59 where the term 'casual' was used in a more restricted sense.

TABLE 2·4

*Distribution of families by monthly family income*

| Monthly family income | Percentage of families to total |
|---|---|
| 1 | 2 |
| Less than Rs. 30 .. .. .. .. .. | 0·76 |
| Rs. 30 to less than Rs. 60 .. .. .. .. .. | 14·91 |
| Rs. 60 to less than Rs. 90 .. .. .. .. .. | 31·29 |
| Rs. 90 to less than Rs. 120 .. .. .. .. .. | 33·10 |
| Rs. 120 to less than Rs. 150 .. .. .. .. .. | 10·20 |
| Rs. 150 to less than Rs. 210 .. .. .. .. .. | 8·53 |
| Rs. 210 and above .. .. .. .. .. .. | 1·21 |
| Total .. | 100·00 |

The model family income class was from 'Rs. 90 to less than Rs. 120'. About 10 per cent. of the families had income of Rs.150 or more per month.

2·35. *Family size*

The average size of the family was 4·20 persons. The estimated distribution of families in the different size groups is given in table 2·5.

TABLE 2·5

*Distribution of families by size*

| Family size (number of members) | Percentage of families to total |
|---|---|
| 1 | 2 |
| One .. .. .. .. .. .. .. .. | 9·03 |
| Two and three .. .. .. .. .. .. | 34·90 |
| Four and five .. .. .. .. .. .. .. | 28·88 |
| Six and seven .. .. .. .. .. .. .. | 19·35 |
| Above seven .. .. .. .. .. .. .. | 7·84 |
| Total .. | 100·00 |

## CHAPTER 3
# FAMILY CHARACTERISTICS

### 3·1. *Introductory*

Some general details of the working class population in Mariani have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families at this centre, as revealed by the survey, is presented below:

### 3·2. *Age, sex and marital status*

Table 3·1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3·1

*Percentage distribution of family-members by age, sex and marital status*

| Sex and marital status | Number of members (unestimated) | Age (years) | | | | | | | | Percentage distribution of all members |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Below 5 | 5—14 | 15—34 | 35—54 | 55—59 | 60—64 | 65 and above | Total | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| *Men* | | | | | | | | | | |
| Unmarried | 328 | 24·29 | 50·80 | 23·30 | 1·61 | .. | .. | .. | 100·00 | 28·81 |
| Married | 228 | .. | 0·45 | 48·83 | 46·12 | 3·26 | 1·34 | .. | 100·00 | 21·06 |
| Widowed | 11 | .. | .. | 15·24 | 63·70 | 5·56 | 15·50 | .. | 100·00 | 1·13 |
| Divorced | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Separated | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Sub-total | 567 | 13·72 | 28·89 | 33·67 | 21·36 | 1·47 | 0·89 | .. | 100·00 | 51·00 |
| *Women* | | | | | | | | | | |
| Unmarried | 288 | 28·59 | 59·16 | 11·71 | 0·54 | .. | .. | .. | 100·00 | 25·24 |
| Married | 231 | 0·78 | 1·39 | 67·61 | 27·20 | 1·40 | .. | 1·62 | 100·00 | 20·70 |
| Widowed | 30 | .. | .. | 17·66 | 54·29 | 15·04 | 8·54 | 4·47 | 100·00 | 2·97 |
| Divorced | 1 | .. | .. | 100·00 | .. | .. | .. | .. | 100·00 | 0·09 |
| Separated | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Sub-total | 550 | 15·06 | 31·07 | 35·83 | 15·06 | 1·51 | 0·52 | 0·95 | 100·00 | 49·00 |
| Total .. | 1,117 | 14·38 | 29·96 | 34·72 | 18·27 | 1·49 | 0·71 | 0·47 | 100·00 | 100·00 |
| Number of members (unestimated) .. | .. | 150 | 337 | 392 | 210 | 14 | 9 | 5 | 1,117 | .. |

Taking all the members living with the families at the centre, about 51 per cent. were men and about 49 per cent. women. Children of 14 years of age or below constituted about 44 per cent. of the total and persons of 55 years and above about 3 per cent. Of the persons falling in the age-group 15 to 54, about 53 per cent. were men and about 47 per cent. women. In this age-group, among men, roughly 26 per cent. were unmarried, 71 per cent. married, and the rest 3 per cent. were widowers. Among women in the same age-group, about 12 per cent. were unmarried, 79 per cent. married and the rest 9 per cent. widows and divorced.

### 3·3. *Religion*

About 97 per cent. of the families were Hindus.

### 3·4. *Language and size*

Table 3·2 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3·2

*Percentage distribution of families by mother-tongue and size*

| Size of family | Mother-tongue | | | | | |
|---|---|---|---|---|---|---|
| | Assamese | Bengali | Hindi | Oriya | Rest | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| One .. .. .. | 10·51 | 6·09 | 7·16 | 28·26 | .. | 9·03 |
| Two and three .. .. | 26·71 | 37·03 | 38·26 | 44·19 | 25·52 | 34·90 |
| Four and five .. .. | 28·25 | 30·04 | 32·19 | 9·55 | 49·26 | 23·88 |
| Six and seven .. .. | 23·51 | 18·62 | 17·00 | 12·94 | 25·22 | 19·35 |
| Above seven .. .. | 11·02 | 8·22 | 5·39 | 4·76 | .. | 7·84 |
| Total .. | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |
| Percentage of families to total | 23·69 | 49·85 | 12·78 | 9·16 | 4·52 | 100·00 |
| Average size of the family .. | 4·42 | 4·32 | 4·00 | 3·10 | 4·53 | 4·20 |
| Average number of children per family .. .. .. | 2·17 | 1·83 | 1·74 | 1·20 | 2·28 | 1·86 |

Bengali-speaking families formed about 50 per cent. of the total, Assamese-speaking about 24 per cent., Hindi-speaking about 13 per cent., Oriya-speaking about 9 per cent. and the remaining families spoke other languages.

### 3·5. *Literacy*

The levels of literacy among family-members by age and family income classes are presented in table 3·3.

TABLE 3·3

*Percentage distribution of family-members in various monthly family income classes by age group and levels of literacy*

| Age group and educational Standard | Monthly family income class (Rs.) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | <30* | 30 – <60 | 60 – <90 | 90 – <120 | 120 – <150 | 150 – <210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| *Age less than 5 years* | | | | | | | | |
| Below primary | .. | .. | .. | .. | .. | .. | .. | .. |
| No education | .. | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |
| Total .. | .. | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |
| *Age 5 years and above* | | | | | | | | |
| Illiterate .. | 100·00 | 97·62 | 95·72 | 96·29 | 97·73 | 95·19 | 93·92 | 96·30 |
| Below primary | .. | 2·38 | 3·87 | 2·89 | 1·51 | 4·16 | 6·08 | 3·11 |
| Primary .. | .. | .. | .. | 0·23 | 0·76 | 0·65 | .. | 0·26 |
| Middle .. | .. | .. | 0·41 | 0·59 | .. | .. | .. | 0·33 |
| Matriculate .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Others .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Total .. | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |

*The sign '<' in this and subsequent tables denotes "less than".

Children aged less than 5 years had received no education at all Taking all members aged 5 years and above, about 96 per cent. were illiterate and about 3 per cent. had received education upto or below primary standard. The percentage of members having middle standard of education was negligible.

3·6. *Distribution of family-members by age, sex and activity status*

Activity status is meant to distinguish among (*a*) those in gainful employment, (*b*) those not so occupied but seeking, and if not seeking then available for gainful employment and (*c*) those not in the labour force. The first category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families, information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3·4

TABLE 3·4

*Percentage distribution of family-members by age, sex and activity status*

| Sex and activity status | Number of members (unestimated) | Age (years) | | | | | | | | Percentage distribution of all members |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Below 5 | 5—14 | 15—34 | 35—54 | 55—59 | 60—64 | 65 and above | Total | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| *Male* | | | | | | | | | | |
| Employer | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Employee | 296 | .. | 4·65 | 55·42 | 38·13 | 1·11 | 0·69 | .. | 100·00 | 26·45 |
| Apprentice | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Self-employed | 1 | .. | .. | .. | 100·00 | .. | .. | .. | 100·00 | 0·09 |
| Unpaid family labour | 9 | .. | 79·71 | 20·29 | .. | .. | .. | .. | 100·00 | 0·71 |
| Unemployed | 17 | .. | 21·82 | 67·31 | 10·87 | .. | .. | .. | 100·00 | 1·54 |
| Not in labour force .. | 244 | 31·05 | 56·73 | 6·51 | 2·39 | 2·08 | 1·24 | .. | 100·00 | 22·24 |
| Sub-total | 567 | 13·72 | 28·89 | 33·67 | 21·36 | 1·47 | 0·89 | .. | 100·00 | 51·00 |

TABLE 3·4—*contd.*

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
|---|---|---|---|---|---|---|---|---|---|---|
| ***Female*** | | | | | | | | | | |
| Employer | .. | .. | .. | .. | .. | .. | .. | .. | .. | |
| Employee | 253 | .. | 3·26 | 66·84 | 29·65 | 0·25 | .. | .. | 100·00 | 21· |
| Apprentice | .. | .. | .. | .. | .. | .. | .. | .. | .. | |
| Self-employed | .. | .. | .. | .. | .. | .. | .. | .. | .. | |
| Unpaid family labour | 8 | .. | 21·77 | 42·81 | 35·42 | .. | .. | .. | 100·00 | 0· |
| Unemployed | 5 | .. | 36·73 | 63·27 | .. | .. | .. | .. | 100·00 | 0· |
| Not in labour force .. | 284 | 28·32 | 54·08 | 9·22 | 3·00 | 2·62 | 0·97 | 1·79 | 100·00 | 26· |
| Sub-total | 550 | 15·06 | 31·07 | 35·83 | 15·06 | 1·51 | 0·52 | 0·95 | 100·00 | 49· |
| Total | 1,117 | 14·38 | 29·96 | 34·72 | 18·27 | 1·49 | 0·71 | 0·47 | 100·00 | 100· |
| Number of members (unestimated) .. | .. | 150 | 337 | 392 | 210 | 14 | 9 | 5 | 1,117 | |

It has to be borne in mind that the universe covered in this case w only a particular section of working class population in Mariani comp ing families which derived a major part of their income from empl ment in registered plantations. Naturally, the percentage of unempl ed was very small among this section of working class population a persons were either gainfully occupied or not in the labour force. T labour force participation rate was of the extent of about 52 per c consisting of gainfully occupied persons and unemployed persons.

3 7. *Distribution of family-members by age, sex and economic status*

Economic status is meant to classify persons into earner, earni dependant and non-earning dependant. An earner was defined as whose income was sufficient for his/her maintenance; an earning dep dant as one whose income was not adequate for his/her own main nance and non-earning dependant as one who earned no income at and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and eco mic status as on the day preceding the date of survey is given in ta 3·5.

## TABLE 3·5

*Percentage distribution of family-members by age, sex and economic status*

| Sex and economic status | Number of members (unestimated) | Age (years) | | | | | | | | Percentage distribution of all members |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Below 5 | 5—14 | 15—34 | 35—54 | 55—59 | 60—64 | 65 and above | Total | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| *Earners* | | | | | | | | | | |
| Male .. | 288 | .. | 2·28 | 57·21 | 38·67 | 1·13 | 0·71 | .. | 100·00 | 25·46 |
| Female .. | 252 | .. | 3·67 | 66·47 | 29·61 | 0·25 | .. | .. | 100·00 | 21·37 |
| Sub-total | 540 | .. | 2·92 | 61·42 | 34·54 | 0·73 | 0·39 | .. | 100·00 | 46·83 |
| *Earning dependants* | | | | | | | | | | |
| Male .. | 9 | .. | 60·89 | 7·13 | 31·98 | .. | .. | .. | 100·00 | 0·89 |
| Female .. | 1 | .. | .. | 58·61 | .. | 41·39 | .. | .. | 100·00 | 0·26 |
| Sub-total | 10 | .. | 46·97 | 18·90 | 24·67 | 9·46 | .. | .. | 100·00 | 1·15 |
| *Non-earning dependants* | | | | | | | | | | |
| Male .. | 272 | 28·40 | 55·22 | 10·30 | 3·09 | 1·87 | 1·12 | .. | 100·00 | 24·65 |
| Female .. | 295 | 26·95 | 52·76 | 11·71 | 3·84 | 2·10 | 0·93 | 1·71 | 100·00 | 27·37 |
| Sub-total | 567 | 27·64 | 53·91 | 11·05 | 3·49 | 1·99 | 1·02 | 0·90 | 100·00 | 52·02 |
| Total .. | 1,117 | 14·38 | 29·96 | 34·72 | 18·27 | 1·49 | 0·71 | 0·47 | 100·00 | 100·00 |
| Number of members (unestimated) .. | .. | 150 | 337 | 392 | 210 | 14 | 9 | 5 | 1,117 | .. |

Earners and earning dependants constituted about 48 per cent. of the total; 26 per cent. being males and 22 per cent. females. Earners and earning dependants mostly came in the age-group 15 to 54 years. The non-earning dependants who mainly consisted of children accounted for about 52 per cent.

### 3·8 *Family size, composition, economic status and earning strength by income*

#### 3·81. *Analysis by family income*

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. The two-way distribution of families by income and size is given in table 3·6.

TABLE 3·6

*Percentage distribution of families by family income and family size*

| Family size | Monthly family income class (Rs.) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | <30 | 30 - <60 | 60 - <90 | 90 - <120 | 120 - <150 | 150 - <210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| One .. | .. | 31·22 | 13·99 | .. | .. | .. | .. | 9·03 |
| Two and three | .. | 56·30 | 49·49 | 21·83 | 15·75 | 25·66 | .. | 34·90 |
| Four and five | 100·00 | 9·93 | 19·19 | 43·75 | 42·00 | 20·09 | 13·45 | 28·88 |
| Six and seven | .. | 2·55 | 14·61 | 25·55 | 23·69 | 38·86 | 17.17 | 19·35 |
| Above seven | .. | .. | 2·72 | 8·87 | 18·56 | 15·39 | 69·38 | 7·84 |
| Total | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |
| Percentage of families to total .. | 0·76 | 11·91 | 31·29 | 33·10 | 10·25 | 8·53 | 1·21 | 100·00 |
| Number of families (unestimated) | 1 | 20 | 67 | 81 | 33 | 30 | 7 | 239 |

Family income, on the whole, tended to increase with the size of the family and in higher income classes there was a larger percentage of large-sized families.

The composition of families by the economic status of members is given in table 3·7.

## TABLE 3·7

### *Composition of families by economic status*

| Category of members | Average number of members per family by monthly family income class (Rs.) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | <30 | 30—<60 | 60—<90 | 90—<120 | 120—<150 | 150—<210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| *Earners* | | | | | | | | |
| Adult—male | 1·00 | 0·84 | 0·87 | 1·04 | 1·35 | 1·49 | 2·57 | 1·04 |
| Adult—female | .. | 0·21 | 0·79 | 0·99 | 1·20 | 1·26 | 2·10 | 0·86 |
| Children—male | .. | .. | 0·02 | 0·03 | 0·05 | 0·06 | 0·13 | 0·02 |
| Children—female .. | .. | .. | 0·02 | 0·03 | 0·08 | 0·06 | 0·28 | 0·03 |
| All earners | 1·00 | 1·05 | 1·70 | 2·09 | 2·68 | 2·87 | 5·08 | 1·95 |
| *Earning dependants* | | | | | | | | |
| Adult—male | .. | .. | 0·04 | .. | .. | 0·03 | .. | 0·01 |
| Adult—female | .. | .. | 0·01 | 0·01 | 0·02 | .. | .. | 0·01 |
| Children—male | .. | .. | .. | 0·06 | 0·03 | .. | .. | 0·02 |
| Children—female .. | .. | .. | .. | .. | .. | .. | .. | .. |
| All earning dependants .. | .. | .. | 0·05 | 0·07 | 0·05 | 0·03 | .. | 0·04 |
| *Non-earning dependants* | | | | | | | | |
| Adult—male | 1·00 | 0·05 | 0·17 | 0·15 | 0·24 | 0·24 | 0·54 | 0·18 |
| Adult—female | 1·00 | 0·47 | 0·12 | 0·18 | 0·30 | 0·30 | 0·13 | 0·24 |
| Children—male | 1·00 | 0·53 | 0·62 | 1·13 | 0·97 | 1·15 | 1·05 | 0·87 |
| Children—female .. | .. | 0·20 | 0·83 | 1·26 | 1·20 | 0·83 | 1·28 | 0·92 |
| All non-earning dependants | 3·00 | 1·25 | 1·74 | 2·72 | 2·71 | 2·52 | 3·00 | 2·21 |
| *Total* | | | | | | | | |
| Adult—male | 2·00 | 0·89 | 1·08 | 1·19 | 1·59 | 1·76 | 3·11 | 1·23 |
| Adult—female | 1·00 | 0·68 | 0·92 | 1·18 | 1·52 | 1·56 | 2·23 | 1·11 |
| Children—male | 1·00 | 0·53 | 0·64 | 1·22 | 1·05 | 1·21 | 1·18 | 0·91 |
| Children—female .. | .. | 0·20 | 0·85 | 1·29 | 1·28 | 0·89 | 1·56 | 0·95 |
| All members | 4·00 | 2·30 | 3·49 | 4·88 | 5·44 | 5·42 | 8·08 | 4·20 |
| Number of members (unestimated)' | 4 | 48 | 248 | 398 | 189 | 173 | 57 | 1,117 |

The average number of members per family was 4·20. Of these, 1·95 were earners, 0·04 earning dependants and 2·21 non-earning dependants. The proportion of earners to the total members increased with an increase in income except in the income class 'Rs. 90 to less than Rs. 120'.

More light on the variation in the earning strength with family income is thrown by table 3·8 which gives the distribution of families by earning strength and income.

TABLE 3·8

*Percentage distribution of families by earning strength*

| Earning strength | Monthly family income class (Rs.) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | <30 | 30— <60 | 60— <90 | 90— <120 | 120— <150 | 150— <210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| One earner | 100·00 | 94·80 | 24·50 | 2·76 | .. | .. | .. | 23·47 |
| One earner and one or more earning dependants. | .. | .. | 2·55 | .. | .. | .. | .. | 0·80 |
| Two earners | .. | 5·20 | 72·95 | 82·78 | 32·24 | 38·09 | .. | 57·53 |
| Two earners and one or more earning dependants | .. | .. | .. | 3·79 | 2·70 | 3·12 | .. | 1·80 |
| Three earners | .. | .. | .. | 10·67 | 58·97 | 32·23 | .. | 12·30 |
| Three earners and one or more earning dependants .. | .. | .. | .. | .. | .. | .. | .. | .. |
| More than three earners with or without earning dependants .. | .. | .. | .. | .. | 6·09 | 26·56 | 100·00 | 4·10 |
| Total | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |

Taking all families, those having two earners were in a majority being about 58 per cent. of the total. The percentage of families having more than two earners was about 16.

Table 3·9 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than the similar earnings of any other earner of the family.

## TABLE 3·9

*Percentage distribution of families by income and earning strength by relationship with the main earner*

| Family earning strength by relationship with the main earner | Number of families (unestimated) | Monthly family income class (Rs.) | | | | | | | | Percentage distribution of all families by earning strength |
|---|---|---|---|---|---|---|---|---|---|---|
| | | <30 | 30—<60 | 60—<90 | 90—<120 | 120—<150 | 150—<210 | 210 and above | Total | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| Self .. | 29 | 3·24 | 60·21 | 32·65 | 3·90 | .. | .. | .. | 100·00 | 23·47 |
| Self and wife or husband | 121 | .. | 0·76 | 39·27 | 47·14 | 6·36 | 6·47 | .. | 100·00 | 50·22 |
| Self and one or more children | 21 | .. | 5·26 | 27·02 | 44·54 | 12·47 | 10·71 | .. | 100·00 | 7·51 |
| Self, wife or husband and one or more children .. | 34 | .. | .. | .. | 27·84 | 42·10 | 22·09 | 7·97 | 100·00 | 9·25 |
| Self and one or more other family members | 18 | .. | .. | 32·08 | 44·30 | 14·08 | 6·86 | 2·68 | 100·00 | 5·84 |
| Self, wife or husband and one or more other family members | 9 | .. | .. | .. | .. | 38·72 | 46·20 | 15·08 | 100·00 | 2·12 |
| Self, one or more children and one or more other family members .. | 4 | .. | .. | .. | .. | 54·55 | 45·45 | .. | 100·00 | 0·99 |
| Self, wife or husband, one or more children and one or more other family members .. | 3 | .. | .. | .. | .. | .. | 100·00 | .. | 100·00 | 0·60 |
| All families | 239 | 0·76 | 14·91 | 31·29 | 33·10 | 10·20 | 8·53 | 1·21 | 100·00 | 100·00 |
| Number of families (unestimated) .. | .. | 1 | 20 | 67 | 81 | 33 | 30 | 7 | 239 | .. |

Taking all families, in about 50 per cent. of the cases, the main earner was assisted by wife/husband whereas in about 23 per cent. of the cases

he/she was the sole earner. In about 8 per cent. of the cases he/she was assisted by children and in about 6 per cent. of the cases by other members. With the inclusion of other members in the earning strength, generally a larger percentage of families came in higher income brackets.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3·10 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3·7. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3·10

*Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner*

| Category of dependants and relationship with the main earner | Monthly family income class (Rs.) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | <30 | 30—<60 | 60—<90 | 90—<120 | 120—<150 | 150—<210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| *Living with family* | | | | | | | | |
| Wife or husband .. | .. | 47·16 | 7·36 | 2·65 | 5·08 | 6·24 | .. | 11·26 |
| Son or daughter .. | .. | 72·71 | 146·07 | 230·13 | 212·81 | 202·22 | 182·68 | 173·86 |
| Father, mother, uncle, aunt | 200·00 | 4·83 | 4·51 | 12·68 | 7·82 | 7·82 | .. | 9·31 |
| Brother, sister, cousin .. | 100·00 | .. | 7·50 | 14·59 | 18·52 | 16·50 | 39·82 | 11·71 |
| Nephew, niece .. .. | .. | .. | 6·07 | 6·17 | 8·03 | .. | 38·75 | 5·23 |
| Father-in-law, mother-in-law, brother-in-law, sister in-law .. .. | .. | .. | 2·53 | .. | .. | 4·78 | 12·92 | 1·36 |
| Son-in-law, daughter-in-law .. .. | .. | .. | .. | 1·09 | 8·71 | .. | .. | 1·25 |
| Grand Children .. | .. | .. | .. | 4·00 | 10·44 | 11·86 | .. | 3·40 |
| Others .. .. | .. | .. | .. | 1·42 | .. | 3·08 | 26·37 | 1·05 |
| Total .. | 300·00 | 124·70 | 174·04 | 272·73 | 271·41 | 252·50 | 300·54 | 218·43* |

*The difference between this figure while taken per family and the one given in table 3·7 (All non-earning dependants, Column No. 9) is due to rounding off.

TABLE 3·10—*contd.*

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|---|---|---|---|---|---|---|---|---|
| *Living away from family* | | | | | | | | |
| Wife or husband .. | .. | .. | 2·92 | .. | .. | .. | .. | 0·91 |
| Son or daughter .. | .. | .. | 5·85 | .. | .. | .. | .. | 1·83 |
| Father, mother, uncle, aunt .. .. | .. | .. | .. | 1·38 | .. | .. | .. | 0·46 |
| Brother, sister, cousin .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Nephew, niece .. .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Father-in-law, mother-in-law, brother-in-law, sister-in-law .. .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Son-in-law, daughter-in-law .. .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Grand children .. .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Others .. .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Total .. | .. | .. | 8·77 | 1·38 | .. | .. | .. | 3·20 |
| *Dependent units* | | | | | | | | |
| Number of dependent units living away per 100 families .. .. | .. | .. | .. | .. | .. | .. | .. | .. |

Although the number of dependants living with family increased progressively with the increase in the monthly family income except in the family income class 'Rs. 150 to less than Rs. 210', there was no such clear tendency in the case of dependants living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3·11 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

## TABLE 3·11

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and income*

| Monthly family income class (Rs.) | Family composition (in terms of relationship with the main earner) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Unmarried earner | Husband or wife | Husband and wife | Husband, wife and children | Husband, wife, children and other members | Unmarried earner and other members | Rest | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Below 60 .. .. | 62·80 | 38·09 | 25·13 | 8·64 | .. | 23·58 | 15·26 | 15·67 |
| 60—<120 .. .. | 37·20 | 61·91 | 67·76 | 68·15 | 65·90 | 54·43 | 61·68 | 64·39 |
| 120 and above .. .. | .. | .. | 7·11 | 23·21 | 34·10 | 21·99 | 23·06 | 19·94 |
| Total .. | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |
| Percentage of families to total .. .. | 4·92 | 4·11 | 12·05 | 50·73 | 8·00 | 6·28 | 13·91 | 100·00 |
| Number of families (unestimated) .. .. | 6 | 5 | 24 | 130 | 25 | 17 | 32 | 239 |

Table 3·12 gives the distribution of families by family composition in terms of adults/children (excluding dependants living away) and level of income.

## TABLE 3·12

*Percentage distribution of families by family composition in terms of adults/children and income*

| Monthly family income class (Rs.) | Family composition (in terms of adults/children) | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1 adult | 1 adult and children (one or more) | 2 adults | 2 adults and 1 child | 2 adults and 2 children | 2 adults and more than 2 children | 3 adults | 3 adults and 1 child | 3 adults and more than 1 child | Other families | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Below 60 .. | 51·54 | 33·21 | 28·10 | 17·24 | 14·62 | 2·00 | .. | 28·35 | .. | .. | 15·67 |
| 60—<120 | 48·46 | 66·79 | 66·09 | 68·46 | 78·72 | 81·88 | 58·65 | 10·95 | 69·94 | 38·86 | 64·39 |
| 120 and above .. | .. | .. | 5·81 | 14·30 | 6·66 | 16·12 | 41·35 | 60·70 | 30·06 | 61·14 | 19·94 |
| Total .. | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |
| Percentage of families to total | 9·03 | 5·20 | 14·74 | 14·64 | 10·13 | 19·00 | 2·05 | 2·68 | 9·61 | 12·92 | 100·00 |
| Number of families (unestimated) | 11 | 7 | 30 | 32 | 25 | 47 | 6 | 6 | 28 | 47 | 239 |

The common types of families were 2 adults with or without children. Comparing the distribution by income classes it will be seen that the proportion of larger families was generally high in higher income brackets.

3·82. *Analysis by per capita income*

Per capita income of families allows for variations in the size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analyses of data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3·13 gives the percentage distribution of families by monthly per capita income classes and family size.

## TABLE 3·13

*Percentage distribution of families by per capita income and family size*

| Family size | Monthly per capita income class (Rs.) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | <5 | 5— <10 | 10— <15 | 15— <20 | 20— <25 | 25— <35 | 35— <50 | 50— <65 | 65 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| One .. | .. | .. | .. | .. | .. | .. | 21·76 | 32·45 | 75·13 | 9·03 |
| Two and three .. | .. | .. | .. | 19·46 | 24·57 | 58·26 | 65·19 | 67·55 | 21·48 | 34·90 |
| Four and five .. | .. | 38·19 | 12·81 | 34·98 | 60·79 | 29·53 | 10·18 | .. | .. | 28·88 |
| Six and seven .. | .. | 19·10 | 61·79 | 33·91 | 9·40 | 10·59 | 1·53 | .. | 3·39 | 19·35 |
| Above seven | .. | 42·71 | 25·40 | 11·65 | 5·24 | 1·62 | 1·34 | .. | .. | 7·84 |
| Total .. | .. | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |
| Percentage of families to total | .. | 1·99 | 11·56 | 21·86 | 18·60 | 21·34 | 13·61 | 5·22 | 5·82 | 100·00 |
| Number of families (unestimated) | .. | 4 | 26 | 53 | 48 | 56 | 32 | 11 | 9 | 239 |

It will be seen that the percentage of families in higher per capita income classes tended to decline with the increase in the size of the family.

Table 3·14 shows broad composition of families (by economic status of members) by per capita income classes.

## TABLE 3·14

*Composition of families (economic status) by per capita income classes*

| Economic status of members | Average number of members per family by monthly per capita income class (Rs.) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | <5 | 5— <10 | 10— <15 | 15— <20 | 20— <25 | 25— <35 | 35— <50 | 50— <65 | 65 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| Earners .. | | 1·62 | 1·89 | 2·04 | 2·11 | 2·10 | 1·92 | 1·78 | 1·32 | 1·95 |
| Earning dependants | | .. | .. | 0·10 | .. | 0·06 | 0·09 | .. | .. | 0·04 |
| Non-earning dependants | | 5·09 | 4·88 | 3·28 | 2·23 | 1·49 | 0·34 | 0·24 | 0·17 | 2·21 |
| All members .. | | 6·71 | 6·77 | 5·42 | 4·34 | 3·65 | 2·35 | 2·02 | 1·49 | 4·20 |

The proportion of earners to total members in the family increased with the increase in the per capita income. The earning dependants constituted a small (about 1 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, showed a declining trend with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

## Chapter 4

# FAMILY INCOME AND RECEIPTS

### 4·1. *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:—

(*i*) Income from paid employment which includes basic wages and allowances, bonus and commission, over-time earnings, other earnings and concessions;

(*ii*) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade and profession; and

(*iii*) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concessions, interest and dividends, chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of asset or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

### 4·2. *Average monthly income per family and per capita*

The average monthly income per family was Rs. 97·31 and the average per capita income was Rs. 23·17. The average monthly income per family and per capita according to different family income classes is given in table 4·1.

TABLE 4·1

*Average monthly income by income classes*

| Item | Monthly family income class (Rs.) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | <30 | 30— <60 | 60— <90 | 90— <120 | 120— <150 | 150— <210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| *Monthly Income* | | | | | | | | |
| Average per family .. | 28·31 | 49·94 | 79·84 | 101·56 | 131·38 | 168·98 | 266·21 | 97·31 |
| Average per capita .. | 7·08 | 21·73 | 22·84 | 20·81 | 24·10 | 31·12 | 32·90 | 23·17 |
| Percentage of families to total .. .. | 0·76 | 14·91 | 31·29 | 33·10 | 10·20 | 8·53 | 1·21 | 100·00 |

The average monthly income per family varied from Rs. 28·31 in the lowest income class to Rs. 266·21 in the highest income class. The average per capita income per family showed less variation in the different family income classes, leaving out the lowest class.

4·3. *Income by category of earner*

Table 4·2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4·2

*Average monthly income by source, category of earner and family income classes*

| Category of earner and source | Monthly family income class (Rs.) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | <30 | 30— <60 | 60— <90 | 90— <120 | 120— <150 | 150— <210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| *Men* | | | | | | | | |
| Paid employment .. | 28·31 | 39·55 | 40·54 | 50·73 | 63·06 | 80·88 | 135·62 | 50·57 |
| Self-employment .. | .. | .. | 2·28 | 1·63 | 3·76 | 5·72 | .. | 2·11 |
| Other sources .. .. | .. | 2·45 | 3·69 | 2·59 | 3·42 | 2·07 | 1·59 | 2·92 |
| Sub-total : by men .. | 28·31 | 42·00 | 46·51 | 54·95 | 70·24 | 88·67 | 137·21 | 55·60 |
| *Women* | | | | | | | | |
| Paid employment .. | .. | 7·67 | 31·00 | 40·13 | 55·61 | 67·84 | 102·77 | 36·83 |
| Self-employment .. | .. | .. | 0·36 | 0·86 | 0·54 | 2·41 | .. | 0·66 |
| Other sources .. .. | .. | 0·27 | 0·85 | 0·87 | 0·96 | 1·77 | 0·30 | 0·85 |
| Sub-total : by women .. | .. | 7·94 | 32·21 | 41·86 | 57·11 | 72·02 | 103·07 | 38·34 |

TABLE 4·2—*contd.*

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|---|---|---|---|---|---|---|---|---|
| *Children* | | | | | | | | |
| Paid employment .. | .. | .. | 0·87 | 1·82 | 3·31 | 3·02 | 11·22 | 1·61 |
| Self-employment .. | .. | .. | 0·24 | .. | .. | .. | .. | 0·08 |
| Other sources .. .. | .. | .. | 0·01 | .. | .. | .. | .. | 0·00 |
| Sub-total : by children .. | .. | .. | 1·12 | 1·82 | 3·31 | 3·02 | 11·22 | 1·69 |
| *Family* | | | | | | | | |
| Paid employment .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Self-employment .. | .. | .. | .. | 1·01 | .. | 2·97 | 13·68 | 0·76 |
| Other sources .. .. | .. | .. | .. | 1·92 | 0·72 | 2·30 | 1·03 | 0·92 |
| Sub-total : by family .. | .. | .. | .. | 2·93 | 0·72 | 5·27 | 14·71 | 1·68 |
| *Total* | | | | | | | | |
| Paid employment .. | 28·31 | 47·22 | 72·41 | 92·68 | 121·98 | 151·74 | 249·61 | 89·01 |
| Self-employment .. | .. | .. | 2·88 | 3·50 | 4·30 | 11·10 | 13·68 | 3·61 |
| Other sources .. .. | .. | 2·72 | 4·55 | 5·38 | 5·10 | 6·14 | 2·92 | 4·69 |
| Total income .. | 28·31 | 49·94 | 79·84 | 101·56 | 131·38 | 168·98 | 266·21 | 97·31 |
| Percentage of families to total .. .. | 0·76 | 14·91 | 31·29 | 33·10 | 10·20 | 8·53 | 1·21 | 100·00 |

An analysis of income by category of earner shows that men contributed about 57 per cent. and women about 39 per cent. of the total income from all the three sources. The major portion of the income earned by all category of earners was from paid employment. The average monthly income earned from 'self-employment' increased with the increase in monthly family income. Families having monthly income of 'less than Rs. 60' did not earn any income from "self-employment".

Table 4·3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

## TABLE 4·3

*Average monthly income per family by category of earner, source and monthly per capita income classes*

| Catogory of earner and source | Monthly per capita income class (Rs.) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | <5 | 5— <10 | 10— <15 | 15— <20 | 20— <25 | 25— <35 | 35— <50 | 50— <65 | 65 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| ***Men*** | | | | | | | | | | |
| Paid employment | .. | 39·11 | 43·94 | 53·53 | 45·83 | 53·89 | 49·35 | 50·23 | 62·56 | 50·57 |
| Self-employment | .. | .. | 2·09 | 2·35 | 0·33 | 1·45 | 0·50 | 7·59 | 9·11 | 2·11 |
| Other sources .. | .. | 1·70 | 4·34 | 2·20 | 2·68 | 2·64 | 1·89 | 1·81 | 8·46 | 2·92 |
| Sub-total : by men | .. | 40·81 | 50·37 | 58·08 | 48·84 | 57·98 | 51·74 | 59·63 | 80·13 | 55·60 |
| ***Women*** | | | | | | | | | | |
| Paid employment | .. | 11·01 | 33·33 | 32·90 | 42·22 | 43·28 | 40·72 | 42·59 | 12·30 | 36·83 |
| Self-employment | .. | .. | .. | 0·55 | 0·88 | 1·00 | 1·18 | .. | .. | 0·66 |
| Other sources .. | .. | .. | 0·66 | 0·48 | 0·64 | 1·08 | 1·77 | 1·46 | .. | 0·85 |
| Sub-total : by women | .. | 11·01 | 33·99 | 33·93 | 43·74 | 45·36 | 43·67 | 44·05 | 12·30 | 38·34 |
| ***Children*** | | | | | | | | | | |
| Paid employment | .. | .. | 1·05 | 2·88 | 2·07 | 1·68 | 0·82 | .. | .. | 1·61 |
| Self-employment | .. | .. | 0·66 | .. | .. | .. | .. | .. | .. | 0·08 |
| Other sources .. | .. | .. | 0·03 | .. | .. | .. | .. | .. | .. | 0·00 |
| Sub-total : by children .. | .. | .. | 1·74 | 2·88 | 2·07 | 1·68 | 0·82 | .. | .. | 1·69 |

TABLE 4·3—*contd.*

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
|---|---|---|---|---|---|---|---|---|---|---|
| *Family* | | | | | | | | | | |
| Paid employment | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Self-employment | .. | .. | .. | 0·90 | 1·17 | .. | 2·50 | .. | .. | 0·76 |
| Other sources .. | .. | .. | .. | 0·50 | 1·75 | 0·80 | 0·64 | 2·88 | 1·26 | 0·92 |
| Sub-total : by family | .. | .. | .. | 1·40 | 2·92 | 0·80 | 3·14 | 2·88 | 1·26 | 1·68 |
| *Total* | | | | | | | | | | |
| Paid employment | .. | 50·12 | 78·32 | 89·31 | 90·12 | 98·85 | 90·89 | 92·82 | 74·86 | 89·01 |
| Self-employment | .. | .. | 2·75 | 3·80 | 2·38 | 2·45 | 4·18 | 7·59 | 9·11 | 3·61 |
| Other sources .. | .. | 1·70 | 5·03 | 3·18 | 5·07 | 4·52 | 4·30 | 6·15 | 9·72 | 4·69 |
| Total income .. | .. | 51·82 | 86·10 | 96·29 | 97·57 | 105·82 | 99·37 | 106·56 | 93·69 | 97·31 |

The average monthly income per family increased from Rs. 51·82 in the per capita income class 'Rs. 5 to less than Rs. 10' to Rs. 105·82 in the per capita income class 'Rs. 25 to less than Rs. 35' and fluctuated thereafter.

## 4·4. *Income and other receipts by components*

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

## TABLE 4·4

*Average monthly receipts by components and family income classes*

| Type of receipt | Monthly family income class (Rs.) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | <30 | 30— <60 | 60— <90 | 90— <120 | 120— <150 | 150— <210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| *Paid employment* | | | | | | | | |
| Basic wages and allowances | 27·31 | 41·22 | 64·06 | 82·31 | 104·91 | 116·93 | 214·44 | 76·92 |
| Bonus and commission .. | .. | .. | 0·27 | 0·49 | .. | 2·34 | 0·85 | 0·46 |
| Concessions .. .. | 1·00 | 4·78 | 4·42 | 7·57 | 6·07 | 8·65 | 14·73 | 6·14 |
| Rest .. .. | .. | 1·22 | 3·66 | 2·31 | 11·00 | 23·82 | 19·59 | 5·49 |
| Sub-total: paid-employment .. .. | 28·31 | 47·22 | 72·41 | 92·68 | 121·98 | 151·74 | 249·61 | 89·01 |
| *Self-employment* | | | | | | | | |
| Agriculture .. .. | .. | .. | 0·36 | 1·09 | 3·18 | 6·42 | 8·71 | 1·45 |
| Animal husbandry .. | .. | .. | 0·24 | 0·36 | 0·45 | 0·74 | .. | 0·30 |
| Trade .. .. .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Rest .. .. .. | .. | .. | 2·28 | 2·05 | 0·67 | 3·94 | 4·97 | 1·86 |
| Sub-total: self-employment .. .. | .. | .. | 2·88 | 3·50 | 4·30 | 11·10 | 13·68 | 3·61 |
| *Other Income* | | | | | | | | |
| Rent .. .. .. | .. | 0·45 | 1·47 | 1·04 | 1·17 | 2·11 | 0·60 | 1·18 |
| Rest .. .. .. | .. | 2·27 | 3·08 | 4·34 | 3·93 | 4·03 | 2·32 | 3·51 |
| Sub-total: other income .. | .. | 2·72 | 4·55 | 5·38 | 5·10 | 6·14 | 2·92 | 4·69 |
| Total income .. | 28·31 | 49·94 | 79·84 | 101·56 | 131·38 | 168·98 | 266·21 | 97·31 |
| *Other receipts* | | | | | | | | |
| Sale of assets other than shares, etc. .. .. | .. | .. | .. | 0·41 | .. | .. | .. | 0·14 |
| Credit purchase .. | 30·00 | 4·25 | 6·86 | 4·83 | 4·93 | 5·28 | 9·47 | 5·68 |
| Loan taken .. .. | .. | .. | 0·77 | 0·12 | 0·27 | .. | 12·04 | 0·46 |
| Rest .. .. .. | .. | 0·31 | 1·46 | 0·65 | .. | .. | .. | 0·72 |
| Sub-total: other receipts | 30·00 | 4·56 | 9·09 | 6·01 | 5·20 | 5·28 | 21·51 | 7·00 |
| Total receipts .. | 58·31 | 54·50 | 88·93 | 107·57 | 136·58 | 174·26 | 287·72 | 104·31 |

A major portion (79 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution of basic wages and allowances to the total income decreased with the increase in income, except in the income classes 'Rs. 90 to less than Rs. 120' and 'Rs. 210 and above'.

Income from bonus and commission accounted for a small percentage of the total income.

The average monthly income from concessions and "rest" comprising overtime earnings, etc., worked out to Rs. 6·14 or about 6 per cent. and Rs. 5·49 or about 6 per cent. of the total income respectively.

Income from self-employment was only Rs. 3·61 or about 4 per cent. of the total income. Income from other sources accounted for Rs. 4·69 or 5 per cent. of the total income.

"Other receipts" obtained through decreasing assets and increasing liabilities, comprised receipts from sale of assets, shares and securities, withdrawal of savings, credit purchases and loans taken, etc. These capital receipts amounted to Rs. 7·00 or about 7 per cent. of the total income taking all the families together. Families in the lowest income class depended mainly on these receipts; these being about 106 per cent. of the average income of Rs. 28·31, in their case.

4·5. *Income and other receipts by components and family size*

Table 4·5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4·5

*Average monthly income and other receipts by components and family size*

(In Rupees)

| Type of receipt | Family size | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | One | Two | Three | Four | Five | Six | Seven | Over seven | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| *Income from paid employment* | | | | | | | | | |
| Basic wages and allowances .. | 39·31 | 63·84 | 69·70 | 78·24 | 85·54 | 86·86 | 91·35 | 116·07 | 76·92 |
| Bonus and Commission .. | 0·44 | 0·20 | 0·76 | 0·41 | 0·48 | 0·80 | 0·25 | .. | 0·46 |
| Overtime earnings | 2·55 | 1·06 | 0·85 | .. | 0·75 | 1·06 | 2·35 | 2·30 | 1·16 |
| Other earnings .. | 4·32 | 3·71 | 2·68 | 5·95 | 5·76 | 7·46 | 0·86 | 3·18 | 4·33 |
| Concession .. | 4·76 | 4·50 | 6·16 | 5·88 | 6·72 | 8·08 | 6·18 | 7·40 | 6·14 |
| Total .. | 51·38 | 73·31 | 80·15 | 90·48 | 99·25 | 104·26 | 100·99 | 128·95 | 89·01 |

## TABLE 4·5—*contd.*

(In Rupees)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|---|
| ***Income from self-employment*** | | | | | | | | | |
| Boarding and lodging services | .. | .. | .. | .. | 0·34 | .. | .. | .. | 0·05 |
| Agriculture .. | .. | 0·73 | 0·46 | 0·42 | 0·89 | 3·91 | 8·16 | (—)0·51 | 1·45 |
| Animal husbandry .. .. | .. | 0·33 | 0·30 | .. | 0·27 | 0·71 | .. | 0·89 | 0·30 |
| Trade .. .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Profession .. | .. | .. | .. | .. | 0·42 | .. | .. | .. | 0·06 |
| Others .. | 5·32 | 0·26 | 3·03 | .. | 1·92 | 1·33 | .. | 2·55 | 1·75 |
| Total .. | 5·32 | 1·32 | 3·79 | 0·42 | 3·84 | 5·95 | 8·16 | 2·93 | 3·61 |
| ***Other income*** | | | | | | | | | |
| Net rent from land .. | 2·44 | .. | 0·61 | .. | .. | .. | .. | 1·28 | 0·44 |
| Net rent from house .. | 0·88 | 0·86 | 0·50 | 0·70 | 0·75 | 1·24 | 0·37 | 0·64 | 0·74 |
| Net rent-others .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Pension .. | .. | 0·40 | 0·20 | .. | .. | .. | .. | .. | 0·10 |
| Cash assistance | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Gifts, concession | 2·55 | 3·78 | 2·02 | 4·62 | 4·25 | 3·55 | 3·34 | 3·32 | 3·41 |
| Interest and dividends .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Chance games and lotteries .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Total .. | 5·87 | 5·04 | 3·33 | 5·32 | 5·00 | 4·79 | 3·71 | 5·24 | 4·69 |
| Total income .. | 62·57 | 79·67 | 87·27 | 96·22 | 108·09 | 115·00 | 112·86 | 137·12 | 97·31 |
| ***Other gross receipts*** | | | | | | | | | |
| Sale of shares and securities .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Withdrawal of savings .. | .. | .. | .. | .. | .. | 5·33 | .. | .. | 0·60 |
| Sale of other assets .. | .. | .. | .. | .. | .. | 1·24 | .. | .. | 0·14 |
| Credit purchase | 2·33 | 4·64 | 4·34 | 4·90 | 5·55 | 8·62 | 9·52 | 8·42 | 5·68 |
| Loan taken .. | 1·77 | .. | .. | .. | 0·48 | .. | 0·99 | 1·91 | 0·46 |
| Rest .. | 0·55 | .. | .. | .. | .. | .. | .. | 0·89 | 0·12 |
| Total .. | 4·65 | 4·64 | 4·34 | 4·90 | 6·03 | 15·19 | 10·51 | 11·22 | 7·00 |
| Total receipts .. | 67·22 | 84·31 | 91·61 | 101·12 | 114·12 | 130·19 | 123·37 | 148·34 | 104·31 |
| Percentage of families by size | 9·03 | 15·10 | 19·80 | 14·29 | 14·59 | 11·26 | 8·09 | 7·84 | 100·00 |

The average income per family increased from Rs. 62·57 in case of single member families to Rs. 137·12 in case of families having over 7 members except for a decline in the average income of families with 7 members as compared to those with 6 members.

Income from paid employment constituted about 91 per cent. of the total income. Basic wages and allowances was by far the most important component of income from paid employment in all size-classes. Income from concessions accounted for Rs. 6·14 or about 6 per cent. and its percentage contribution was more or less the same in all size classes. The comparatively small contribution of other sources such as bonus and commission and overtime earnings fluctuated in the different size classes.

Income from self-employment and other income, e.g., rent, cash assistance, etc., were respectively about 4 and 5 per cent. of the total income and these did not show any definite trend with the size of the families.

4·6. *Income and other receipts by family composition*

4·61. *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4·6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4·6

*Average monthly receipts by family composition in terms of relationship with the main earner*

(In Rupees)

| Item | Family composition (in terms of relationship with the main earner) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Unmarried earner | Husband or wife | Husband and wife | Husband, wife and children | Husband, wife, children and other members | Unmarried earner and other members | Rest | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Income .. .. | 56·59 | 69·75 | 82·20 | 105·06 | 117·37 | 93·29 | 94·88 | 97·31 |
| Other receipts .. . | 3·72 | 5·66 | 4·79 | 7·96 | 5·12 | 8·93 | 7·07 | 7·00 |
| Total .. .. | 60·31 | 75·41 | 86·99 | 113·02 | 122·49 | 102·22 | 101·95 | 104·31 |
| Percentage of families to total .. .. | 4·92 | 4·11 | 12·05 | 50·73 | 8·00 | 6·28 | 13·91 | 100·00 |

The average monthly receipts per family amounted to Rs. 104·31. The major portion (Rs. 97·31) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 7·00 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

The average monthly income of the families consisting of husband, wife and children and husband, wife, children and other members was higher than the overall average.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, accounted for about 4 to 10 per cent. of the income in the case of various family composition groups.

4·62. *In terms of the number of adults/children*

Table 4·7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4·7

*Average monthly income and other receipts by family composition in terms of adults/children*

(In Rupees)

| Item | Family composition in terms of adults/children | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1 adult | 1 adult and children (one or more) | 2 adults | 2 adults and 1 child | 2 adults and 2 children | 2 adults and more than 2 children | 3 adults | 3 adults and one child | 3 adults and more than one child | Other families | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Income .. | 62·58 | 72·45 | 79·90 | 89·03 | 90·09 | 106·86 | 110·21 | 102·37 | 108·67 | 140·83 | 97·31 |
| Other receipts | 4·60 | 5·84 | 4·77 | 3·61 | 3·74 | 10·20 | 5·29 | 8·50 | 5·30 | 14·50 | 7·00 |
| Total .. | 67·18 | 78·29 | 84·67 | 92·64 | 93·83 | 117·06 | 115·50 | 110·87 | 113·97 | 155·33 | 104·31 |
| Percentage of families to total .. | 9·03 | 5·20 | 14·74 | 14·64 | 10·13 | 19·00 | 2·05 | 2·68 | 9·61 | 12·92 | 100·00 |

The average monthly income for families having 2 adults and more than 2 children, 3 adults with or without children and other families was higher than the average income for all families taken together.

The proportion of 'other receipts' to the 'income' as well as to the 'total receipts' was comparatively high in case of families consisting of 2 adults and more than 2 children and 'other families'.

## Chapter 5

# FAMILY EXPENDITURE AND DISBURSEMENTS

### 5·1. *Concepts and definitions*

#### 5·11. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:—

*Expenditure on current living*

(*i*) Food and beverages;

(*ii*) Tobacco and intoxicants;

(*iii*) Fuel and light;

(*iv*) Housing, household requisites and services;

(*v*) Clothing, bedding, footwear and headwear;

(*vi*) Miscellaneous which comprised

- (*a*) Medical care,
- (*b*) Personal care,
- (*c*) Education and reading,
- (*d*) Recreation and amusement,
- (*e*) Transport and communication,
- (*f*) Subscriptions, and
- (*g*) Personal effects and other miscellaneous expenses;

(*vii*) Taxes, interest and litigation; and

(*viii*) Remittances to dependants.

*Capital outlays*

(*i*) Savings and investments; and

(*ii*) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will

refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market, purchases at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5·12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor (f/f+e where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra person (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e), it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where

the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible, it was not counted under 'e'.

5·13. *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:—

| | | |
|---|---|---|
| Adult male | = | 1·0 |
| Adult female | = | 0·9 |
| Child (below 15 years) | = | 0·6 |

5·2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 97·31 and the average consumption expenditure worked out to Rs. 99·71 leaving a deficit of Rs. 2·40. When items such as remittances to dependants, taxes, interest on loans were also included, i.e., expenditure for current living was considered, the deficit slightly increased to Rs. 2·44. The analysis will first be made in terms of consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays will be discussed separately.

5·21. *Consumption expenditure*

Of the average consumption expenditure of Rs. 99·71 per family per month, an expenditure of Rs. 66·80 or about 67·00 per cent. was incurred on food, Rs. 10·42 or about 10 per cent. on tobacco, pan, supari and intoxicants, Rs. 6·89 or about 7 per cent. on fuel and lighting, Rs. 4·66 or

bout 5 percent. on housing, water charges and household appliances, tc., Rs. 7·89 or about 8 per cent. on clothing, bedding, headwear and ootwear, etc., and Rs. 3·05 or about 3 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 20·00 per month. Table 5·1 gives the details f average expenditure on food per adult consumption unit for the different ncome classes. These figures fluctuated within narrow limits.

TABLE 5·1

*Average expenditure on food per adult consumption unit by income classes*

| Monthly family income class (Rs.) | Average number of members per family | Average number of equivalent adult consumption units per family | Average monthly expenditure on food per family (Rs.) | Average expenditure on food per equivalent adult consumption unit (Rs.) |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| <30 .. .. | 4·00 | 3·50 | 51·74 | 14·78 |
| 30—<60 .. .. | 2·30 | 1·94 | 37·30 | 19·23 |
| 60—<90 .. .. | 3·49 | 2·81 | 56·93 | 20·26 |
| 90—<120 .. .. | 4·88 | 3·76 | 74·81 | 19·90 |
| 120—<150 .. .. | 5·44 | 4·37 | 88·09 | 20·16 |
| 150—<210 .. .. | 5·42 | 4·43 | 87·71 | 19·80 |
| 210 and above .. | 8·08 | 6·77 | 146·59 | 21·65 |
| All income .. | 4·20 | 3·34 | 66·80 | 20·00 |

5·2. 2. *Non-consumption outgo and capital outlays*

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments nd debts repaid, worked out to Rs. 6·54 or about 7 per cent. of the consumption expenditure. Of this, an expenditure of Rs. 6·12 was incurred on avings and investments, Re. 0·38 towards repayment of debt, Re. 0·03 n remittances to dependants and Re. 0·01 on taxes, interest and litiation. Of these, repayment of debts and savings and investments are in he nature of capital outlays because they represent decrease in liabilities r increase in assets.

The most important item under savings and investments was provident fund (Rs. 5·08). Expenditure towards provident fund was reported by 91 per cent. of the families surveyed. Some expenditure was incurred on ornaments, etc., but the number of families reporting purchase of these items was very small. Under the sub-group "interest and litigation, etc." interest on loans accounted for Re. 0·01 only.

5·23. *The budget of single-member families*

Single-member families constituted 9 per cent. of the total families. The average monthly income of single-member families was Rs. 62·57 and the average monthly consumption expenditure Rs. 58·37 leaving a surplus of Rs. 4·20 against the overall average deficit of Rs. 2·40 for all families. Single-member families reported no expenditure on items such as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure.

Table 5·2 gives a comparison of consumption expenditure pattern in terms of percentage expenditure on various groups/sub-groups of consumption items, between single-member families and multi-member families.

TABLE 5·2

*Percentage expenditure on groups/sub-groups of items*

| Groups/sub-groups of items | Type of families | | |
|---|---|---|---|
| | Single-member families | Multi-member families | All |
| 1 | 2 | 3 | 4 |
| Food .. .. .. .. .. | 57·53 | 67·53 | 67·0( |
| Pan, supari, tobacco and alcoholic beverages .. | 16·57 | 10·10 | 10·4 |
| Fuel and light .. .. .. .. | 7·73 | 6·87 | 6·9 |
| Rent for house and water charges .. .. | 5·41 | 3·51 | 3·62 |
| House repairs and upkeep, household appliances and utilities furniture and furnishings and household services | 0·60 | 1·08 | 1·0 |
| Clothing, bedding, footwear, headwear and miscellaneous .. .. .. .. .. | 6·99 | 7·97 | 7·9 |
| Personal care .. .. .. .. .. | 1·25 | 1·57 | 1·5( |
| Education and reading .. .. .. | .. | 0·01 | 0·0 |
| Recreation and amusement .. .. .. | 0·48 | 0·29 | 0·3( |
| Medical care .. .. .. .. .. | .. | 0·00 | 0·0( |
| Other consumption expenditure .. .. | 3·44 | 1·07 | 1·1 |
| Total .. | 100·00 | 100·00 | 100·0( |

As compared to multi-member families, workers living singly spent proportionately less on food, house repairs, etc., clothing, bedding, foot wear, head wear and personal care. Single member families did not report any expenditure on education and reading. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 19·64 per month in case of multi-member families and Rs. 33·92 in case of single-member families. Taking important sub-groups under food, the average expenditure on cereals and products, pulses and products, milk and products and other food sub-groups per adult consumption unit was Rs. 11·97, 1·54, 0·34, and 3·78 respectively, the average expenditure of single member families on these items was Rs. 14·28, 2·22, 0·00 and 7·27 respectively. The average expenditure on non-food items was also markedly high in case of singlemen. Thus, single-member spent, on an average Rs. 4·12, 0·73, 0·35 and 0·28 on clothing, bedding, footwear, headwear, etc., personal care, house-hold appliances, etc., and recreation and amusement respectively, while the average expenditure per adult consumption unit on these items in case of multi-member families was Rs. 2·32, 0·46, 0·31 and 0·08 respectively.

5·3. *Levels of expenditure by income and family-type*

The overall average monthly expenditure per family was Rs. 99·75, per capita Rs. 23·74 and per adult consumption unit Rs. 29·66. Table 5·3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5·3

*Average monthly expenditure by income classes*

| Item | Monthly family income class (Rs.) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | <30 | 30—<60 | 60—<90 | 90—<120 | 120—<150 | 150—<210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| *Monthly expenditure* | | | | | | | | |
| Average per family .. | 72·08 | 57·31 | 85·04 | 110·05 | 126·76 | 140·08 | 222·11 | 99·75 |
| Average per capita .. | 18·02 | 24·94 | 24·33 | 22·55 | 23·25 | 25·80 | 27·45 | 23·74 |
| Average per adult consumption unit .. .. | 20·59 | 29·55 | 30·29 | 28·88 | 29·01 | 31·60 | 32·81 | 29·66 |
| Percentage of families to total .. .. | 0·76 | 14·91 | 31·29 | 33·10 | 10·20 | 8·53 | 1·21 | 100·00 |

The average monthly expenditure per family varied from Rs. 72·08 in the lowest income class to Rs. 222·11 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average expenditure per capita and per adult consumption unit it is seen that, barring the first income class which covered about 1 per cent. of the total families, there were only small variations from the overall average in the different income classes.

Table 5·4 shows how families with different compositions (in terms of relationship with the main earner) were distributed in the three expenditure classes. Table 5·5 shows such distribution of families in terms of their adult/child composition. Both the tables show that generally with increasing number of members in the family a larger percentage of families came in higher expenditure classes.

## TABLE 5·4

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and monthly family expenditure*

| Monthly family expenditure class (Rs.) | Family composition (in terms of relationship with the main earner) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Unmarried earner | Husband or wife | Husband and wife | Husband, wife and children | Husband, wife, children and other members | Unmarried earner and other members | Rest | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Below 60 .. .. | 77·82 | 17·52 | 22·13 | 5·72 | .. | 11·47 | 12·84 | 12·83 |
| 60—<120 .. .. | 16·19 | 82·48 | 66·96 | 68·09 | 60·88 | 67·97 | 54·39 | 63·37 |
| 120 and above .. | 5·99 | .. | 10·91 | 26·19 | 39·12 | 20·56 | 32·77 | 23·80 |
| Total .. | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |
| Percentage of families to total .. .. | 4·92 | 4·11 | 12·05 | 50·73 | 8·00 | 6·28 | 13·91 | 100·00 |

## TABLE 5·5

*Percentage distribution of families by composition (in terms of adults/children) and monthly family expenditure*

| Monthly family expenditure class (Rs.) | Family composition (in terms of adults/children) | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1 adult | 1 adult and children (one or more) | 2 adults | 2 adults and 1 child | 2 adults and 2 children | 2 adults and more than 2 children | 3 adults | 3 adults and one child | 3 adults and more than 1 child | Other families | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Below 60 .. | 53·05 | 25·98 | 25·65 | 19·84 | .. | .. | .. | .. | .. | .. | 12·83 |
| 60—<120 | 46·95 | 38·87 | 65·44 | 65·77 | 95·88 | 61·10 | 64·24 | 100·00 | 66·07 | 47·84 | 63·37 |
| 120 and above | .. | 35·15 | 8·91 | 14·39 | 4·12 | 38·90 | 35·76 | .. | 33·93 | 52·16 | 23·80 |
| Total .. | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |
| Percentage of families to total | 9·03 | 5·20 | 14·74 | 14·64 | 10·13 | 19·00 | 2·05 | 2·68 | 9·61 | 12·92 | 100·00 |

### 5·4. *Expenditure by family income*

Table 5·6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes shows how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to consumption expenditure.

## TABLE 5·6

*Average monthly expenditure on sub-groups and groups of items by family income classes*

| Sub-groups and groups of items | Monthly family income class (Rs.) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | <30 | 30—<60 | 60—<90 | 90—<120 | 120—<150 | 150—<210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| *Food* | | | | | | | | |
| Cereals and products .. | 27·50 | 22·57 | 32·07 | 46·16 | 55·13 | 54·25 | 82·77 | 40·14 |
| Pulses and products .. | 3·00 | 3·18 | 4·14 | 6·25 | 6·09 | 6·80 | 11·64 | 5·20 |
| Oil seeds, oils and fats .. | 5·00 | 1·52 | 3·30 | 3·59 | 4·66 | 4·98 | 10·24 | 3·51 |
| Meat, fish and eggs .. | 5·00 | 2·35 | 6·25 | 6·79 | 8·14 | 6·87 | 15·07 | 6·20 |
| Milk and products .. | .. | 0·34 | 1·04 | 1·22 | 1·51 | 1·43 | 4·96 | 1·12 |
| Vegetables and products | 1·00 | 2·02 | 3·67 | 4·71 | 5·27 | 5·05 | 8·71 | 4.09 |
| Fruits and products .. | .. | 0·01 | 0·54 | 0·28 | 0·49 | 0·44 | 1·87 | 0·39 |
| Condiments, spices, sugar, etc. .. .. | 2·74 | 2·95 | 4·22 | 5·41 | 6·00 | 7·15 | 10·58 | 4·93 |
| Non-alcoholic beverages .. | 7·50 | 0·57 | 0·54 | 0·36 | 0·67 | 0·45 | 0·52 | 0·54 |
| Prepared meals and refreshments .. .. | .. | 1·79 | 1·16 | 0·04 | 0·13 | 0·29 | 0·23 | 0·68 |
| Sub-total: food .. | 51·74 | 37·30 | 56·93 | 74·81 | 88·09 | 87·71 | 146·59 | 66·80 |
| *Non-food* | | | | | | | | |
| Pan, supari .. .. | 2·50 | 1·41 | 1·95 | 2·51 | 2·92 | 3·55 | 9·07 | 2·38 |
| Tobacco and products .. | 0·45 | 1·71 | 2·84 | 3·03 | 4·69 | 4·75 | 6·01 | 3·11 |
| Alcoholic beverages, etc. | .. | 2·33 | 4·06 | 5·30 | 6·25 | 9·38 | 10·26 | 4·93 |
| Fuel and light .. .. | 15·69 | 5·49 | 5·51 | 8·13 | 7·31 | 8·09 | 7·64 | 6·89 |
| House rent, water charges, repairs, etc. .. .. | 1·00 | 3·37 | 3·35 | 3·98 | 3·42 | 4·02 | 3·29 | 3·61 |
| Furniture and furnishings | .. | .. | 0·02 | 0·07 | .. | .. | .. | 0·03 |
| House hold appliances, etc. | .. | 0·95 | 1·19 | 0·79 | 2·27 | 0·32 | 0·11 | 1·02 |
| House hold services .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Clothing, bedding and headwear .. .. | .. | 2·17 | 5·05 | 6·29 | 6·22 | 14·34 | 24·75 | 6·16 |
| Footwear .. .. | .. | .. | 0·45 | 0·32 | 0·13 | 1·34 | 0·41 | 0·39 |
| Miscellaneous (laundry, etc.) .. .. | 0·45 | 0·89 | 1·03 | 1·64 | 1·60 | 1·69 | 2·08 | 1·34 |
| Medical care .. .. | .. | .. | 0·01 | .. | .. | .. | .. | 0·00 |
| Personal care .. .. | .. | 0·70 | 1·11 | 1·93 | 2·33 | 2·14 | 3·18 | 1·55 |
| Education and reading .. | .. | .. | 0·01 | 0·02 | 0·03 | .. | .. | 0·01 |
| Recreation and amusement | .. | 0·17 | 0·37 | 0·29 | 0·31 | 0·16 | 1·18 | 0·30 |
| Transport and Communication .. .. | .. | 0·39 | 0·53 | 0·28 | 0·52 | 0·09 | 0·59 | 0·38 |
| Subscription, etc. .. | 0·25 | 0·20 | 0·51 | 0·19 | 0·06 | 0·65 | 0·63 | 0·32 |
| Personal effects and miscellaneous expenses .. | .. | 0·23 | 0·12 | 0·47 | 0·34 | 1·85 | 5·57 | 0·49 |
| Sub-total: non-food .. | 20·34 | 20·01 | 28·11 | 35·24 | 38·40 | 52·37 | 74·77 | 32·91 |
| Total consumption expenditure .. .. | 72·08 | 57·31 | 85·04 | 110·05 | 126·49 | 140·08 | 221·36 | 99·71 |

TABLE 5·6—*contd.*

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|---|---|---|---|---|---|---|---|---|
| *Non-consumption expenditure* | | | | | | | | |
| Taxes, interest and litigation .. .. | .. | .. | .. | .. | .. | .. | 0·75 | 0·01 |
| Remittances to dependants | .. | .. | .. | .. | 0·27 | .. | .. | 0·03 |
| Savings and investments | .. | 2·25 | 7·02 | 5·87 | 7·91 | 8·01 | 12·23 | |
| Debts repaid .. .. | .. | 0·51 | 0·80 | 0·16 | .. | .. | .. | 0·38 |
| Total: non-consumption expenditure. | .. | 2·76 | 7·82 | 6·03 | 8·18 | 8·01 | 12·98 | 6·54 |
| Total disbursements .. | 72·08 | 60·07 | 92·86 | 116·08 | 134·67 | 148·09 | 234·34 | 106·25 |
| Percentage of families to total .. .. | 0·76 | 14·91 | 31·29 | 33·10 | 10·20 | 8·53 | 1·21 | 100·00 |

The average monthly consumption expenditure per family was Rs. 99·71. Expenditure on food worked out to Rs. 66·80 or about 67 per cent. of the consumption expenditure. In analysing the pattern in terms of percentage expenditure it has to be borne in mind that single-member families, having a distinct consumption pattern of their own, featured in varying proportions in different income classes. Such factors vitiate the trend of percentage expenditure on specific groups or sub-groups with income in many cases. Subject to this, the proportion of expenditure on food to consumption expenditure increased with a rise in family income except in the income classes 'Rs. 30 to less than 'Rs. 60' and 'Rs. 150 to less than Rs. 210'.

For other sub-groups under food group, there was no distinct relationship with the level of income.

The non-food groups accounted for about 33 per cent. of the consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs and clothing, bedding and headwear sub-groups formed about 51 per cent. While the percentage expenditure on fuel and light and rent, water charges, repairs, etc., generally showed a downward trend with the increase in income, that on clothing, bedding and headwear generally increased with increase in income.

As for other conventional necessities and luxuries, the proportionate expenditure on tobacco and products, household appliances and personal effects fluctuated without showing any definite trend, that on

personal care remained more or less constant with the increase in income and that on furniture and furnishings, education and reading, recreation and amusement and footwear showed no clear trend.

*Non-consumption outgo* and capital outlays amounted to Rs. 6·54 per family per month on an average or about 7 per cent. of the consumption expenditure. As for savings and investments, the percentage expenditure on this sub-group did not show any clear trend.

5·5. *Expenditure by per capita income*

Table 5·7 gives the break-up of the average monthly expenditure per family on sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5·7

*Average monthly expenditure and disbursement on sub-groups and groups of items by per capita income classes*

| Sub-groups and groups of items | Monthly per capita income class (Rs.) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | <5 | 5—<10 | 10—<15 | 15—<20 | 20—<25 | 25—<35 | 35—<50 | 50—<65 | 65 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| *Food* | | | | | | | | | | |
| Cereals and products | .. | 39·79 | 51·02 | 46·83 | 42·00 | 37·82 | 31·50 | 34·20 | 22·72 | 40·14 |
| Pulses and products | .. | 4·00 | 6·05 | 6·26 | 5·33 | 4·79 | 4·34 | 5·50 | 2·85 | 5·20 |
| Oilseeds, oils and fats | .. | 3·11 | 3·95 | 3·71 | 2·96 | 4·46 | 2·77 | 3·38 | 2·14 | 3·51 |
| Meat, fish and eggs | .. | 3·27 | 5·20 | 6·42 | 6·34 | 6·75 | 6·07 | 8·14 | 4·29 | 6·20 |
| Milk and products | .. | .. | 1·96 | 1·61 | 0·55 | 0·90 | 0·14 | 2·93 | 1·22 | 1·12 |
| Vegetables and products | .. | 1·59 | 4·31 | 4·52 | 4·28 | 4·28 | 3·53 | 3·50 | 3·42 | 4·09 |
| Fruits and products | .. | .. | 0·42 | 0·31 | 0·16 | 0·31 | 0·18 | 0·05 | 1·28 | 0·39 |
| Condiments, spices, sugar, etc. | .. | 3·14 | 5·32 | 5·11 | 4·74 | 5·25 | 4·64 | 5·38 | 3·67 | 4·93 |
| Non-alcoholic beverages | .. | 6·02 | 0·63 | 0·32 | 0·40 | 0·42 | 0·55 | 0·48 | 0·30 | 0·54 |
| Prepared meals and refreshments | .. | .. | 0·14 | 0·04 | 0·04 | 0·04 | 2·03 | 0·45 | 5·85 | 0·68 |
| Sub-total; food | .. | 60·92 | 79·00 | 75·13 | 66·80 | 65·02 | 55·75 | 64·01 | 47·74 | 66·80 |

## TABLE 5·7—*contd.*

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
|---|---|---|---|---|---|---|---|---|---|---|
| *Non-food* | | | | | | | | | | |
| Pan, supari | .. | 2·05 | 1·84 | 2·48 | 2·51 | 2·60 | 2·59 | 1·56 | 2·28 | 2·38 |
| Tobacco and products | .. | 1·54 | 3·17 | 3·11 | 3·09 | 3·21 | 2·86 | 3·57 | 3·40 | 3·11 |
| Alcoholic beverages, etc. | .. | 3·19 | 3·81 | 4·95 | 4·17 | 5·03 | 5·30 | 5·54 | 8·41 | 4·93 |
| Fuel and light | .. | 13·02 | 8·37 | 6·36 | 7·54 | 6·05 | 5·79 | 8·85 | 5·54 | 6·89 |
| House rent, water charges, repairs, etc. | .. | 2·47 | 3·34 | 3·72 | 4·12 | 3·41 | 3·70 | 3·51 | 2·99 | 3·61 |
| Furniture and furnishings | .. | .. | .. | 0·10 | .. | 0·03 | .. | .. | .. | 0·03 |
| Household appliances, etc. | .. | 0·19 | 1·15 | 1·40 | 0·60 | 0·74 | 1·40 | 0·52 | 1·81 | 1·02 |
| Household services | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Clothing, bedding, and headwear | .. | 3·56 | 7·67 | 5·33 | 6·20 | 4·87 | 4·27 | 15·13 | 7·90 | 6·16 |
| Footwear | .. | .. | 1·03 | 0·15 | 0·07 | 0·45 | .. | 2·19 | 0·10 | 0·39 |
| Miscellaneous (laundry etc.) | .. | 0·63 | 1·62 | 1·54 | 1·14 | 1·33 | 1·14 | 1·61 | 1·12 | 1·34 |
| Medical care | .. | .. | .. | .. | .. | .. | 0·03 | .. | .. | 0·00 |
| Personal care | .. | 0·63 | 1·58 | 1·68 | 1·61 | 1·62 | 1·41 | 1·72 | 1·05 | 1·55 |
| Education and reading | .. | .. | 0·11 | .. | .. | 0·01 | .. | .. | .. | 0·01 |
| Recreation and amusement | .. | 0·19 | 0·14 | 0·34 | 0·15 | 0·47 | 0·33 | 0·41 | 0·10 | 0·30 |
| Transport and communication | .. | .. | 0·36 | 0·36 | 0·27 | 0·41 | 0·41 | 0·32 | 0·93 | 0·38 |
| Subscription etc. | .. | 1·24 | 0·04 | 0·03 | 0·11 | 0·59 | 0·08 | 0·92 | 1·41 | 0·32 |
| Personal effects and miscellaneous expenses | .. | .. | 0·27 | 0·17 | 0·38 | 0·10 | 1·03 | 3·55 | 0·04 | 0·49 |
| Sub-total: non-food | .. | 28·71 | 34·50 | 31·72 | 31·96 | 30·92 | 30·34 | 49·40 | 37·08 | 32·91 |
| Total consumption expenditure | .. | 89·63 | 113·50 | 106·85 | 98·76 | 95·94 | 86·09 | 113·41 | 84·82 | 99·71 |

TABLE 5·7—*concld.*

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
|---|---|---|---|---|---|---|---|---|---|---|
| *Non-consumption expenditure* | | | | | | | | | | |
| Taxes, interest and litigation | .. | .. | .. | .. | .. | 0·04 | .. | .. | .. | 0·01 |
| Remittances to dependants .. | .. | .. | .. | .. | .. | 0·13 | .. | .. | .. | 0·03 |
| Savings and investments .. | .. | 1·08 | 4·67 | 5·03 | 6·11 | 5·57 | 5·14 | 6·36 | 18·79 | 6·12 |
| Debts repaid .. | .. | .. | .. | 0·35 | 0·29 | .. | .. | .. | 4·30 | 0·38 |
| Total—non-consumption expenditure .. | .. | 1·08 | 4·67 | 5·38 | 6·40 | 5·74 | 5·14 | 6·36 | 23·09 | 6·54 |
| Total disbursements | .. | 90·71 | 118·17 | 112·23 | 105·16 | 101·68 | 91·23 | 119·77 | 107·91 | 106·25 |

The percentage expenditure on food increased from about 68 per cent. of the consumption expenditure in the per capita income class 'Rs. 5 to less than Rs. 10' to about 70 per cent. in the per capita income class 'Rs. 15 to less than Rs. 20' and then decreased in the subsequent per capita income classes.

5·6. *Food expenditure*

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Earnest Engel. The main results derived by Engel from his studies are set out below:

(i) Food represents the largest single item of expenditure in the family budget.

(ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.

(iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total

expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5·61. *Analysis by per capita income classes*

Expenditure on food depends on various factors besides income, and the size of the family is the most important among such factors. To eliminate the effects of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5·8 gives the percentage distribution of families in each monthly per capita income class by the percentage expenditure on food to total expenditure.

TABLE 5·8

*Percentage distribution of families in each per capita income class by percentage expenditure on food*

| Percentage expenditure on food to total expenditure | Monthly per capita income class (Rs.) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | <5 | 5—<10 | 10—<15 | 15—<20 | 20—<25 | 25—<35 | 35—<50 | 50—<65 | 65 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| Below 45 | .. | .. | 6·57 | 2·06 | 2·24 | 5·77 | 5·63 | 8·77 | 21·18 | 5·30 |
| 45—<50 | .. | .. | 3·96 | 3·20 | .. | 2·96 | 3·06 | .. | .. | 2·21 |
| 50—<55 | .. | .. | 3·29 | .. | 9·38 | 0·87 | 3·39 | 5·34 | 21·56 | 4·31 |
| 55—<60 | .. | .. | .. | 5·48 | 2·19 | 5·09 | 9·84 | 28·79 | .. | 5·53 |
| 60—<65 | .. | 19·10 | 5·92 | 12·85 | 7·42 | 17·66 | 24·02 | 39·87 | 3·39 | 14·54 |
| 65—<70 | .. | 19·10 | 16·36 | 13·33 | 29·76 | 19·89 | 15·31 | 8·46 | 53·87 | 20·61 |
| 70 and above | .. | 61·80 | 63·90 | 63·08 | 49·01 | 47·76 | 38·75 | 8·77 | .. | 47·50 |
| Total | .. | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |

It will be seen that the percentage of families recording appreciably high percentage (70 and above) expenditure on food generally declined in the higher per capita income classes.

5·62. *Analysis by family size*

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, large-sized families contained comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5·9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5·9

*Percentage distribution of families in each family size class by percentage expenditure on food*

| Percentage expenditure on food to total expenditure | Number of families (unestimated) | Family size | | | | | |
|---|---|---|---|---|---|---|---|
| | | 1 | 2 and 3 | 4 and 5 | 6 and 7 | Above 7 | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Below 45 .. .. | 10 | 17·66 | 4·73 | 7·11 | .. | .. | 5·30 |
| 45—<50 .. .. | 6 | .. | 2·37 | 1·58 | 3·44 | 3·23 | 2·21 |
| 50—<55 .. .. | 9 | 8·84 | 3·42 | 6·04 | 1·96 | 2·33 | 4·31 |
| 55—<60 .. .. | 13 | 17·79 | 4·04 | 5·26 | 5·10 | .. | 5·53 |
| 60—<65 .. .. | 36 | 17·35 | 23·16 | 8·77 | 9·36 | 8·74 | 14·54 |
| 65—<70 .. .. | 48 | 38·36 | 19·06 | 19·78 | 13·77 | 26·51 | 20·61 |
| 70 and above .. | 117 | .. | 43·22 | 51·46 | 66·37 | 59·19 | 47·50 |
| Total .. | 239 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |
| Percentage distribution of families .. | .. | 9·03 | 34·90 | 28·88 | 19·35 | 7·84 | 100·00 |
| Number of families (unestimated) .. | .. | 11 | 73 | 74 | 53 | 28 | 239 |

About 38 per cent. of the single-member families spent 65 per cent. or more on food. As against this about 71 per cent. and 80 per cent of the families containing 4 and 5, and 6 and 7 members respectively spent 65 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of end classes of percentage expenditure on food, i.e., less than 45 and 70 and more which are appreciably lower or higher than the overall average percentage expenditure on food.

5·7. *Proportion of families reporting expenditure on selected sub-groups*

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population group. Such figures by size of families are given in table 5·10.

TABLE 5·10

*Percentage of families reporting expenditure on selected sub-groups by family size*

| Items | Family size | | | | | All | Reporting families (unestimated) |
|---|---|---|---|---|---|---|---|
| | One | Two or three | Four or five | Six or seven | Above seven | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Prepared meals and refreshments .. | 53·05 | 13·61 | 2·11 | 10·13 | 14·30 | 13·23 | 28 |
| Non-alcoholic beverages | 17·26 | 30·23 | 23·61 | 25·31 | 21·18 | 25·49 | 60 |
| Pan, supari .. .. | 82·65 | 75·76 | 84·73 | 78·55 | 87·20 | 80·41 | 195 |
| Tobacco and tobacco products .. .. | 100·00 | 97·34 | 100·00 | 100·00 | 100·00 | 99·07 | 238 |
| Alcoholic beverages .. | 83·60 | 62·30 | 64·45 | 69·35 | 82·89 | 67·82 | 169 |
| Furniture and furnishings .. .. | .. | 1·03 | .. | 2·36 | .. | 0·82 | 2 |
| Household services .. | .. | .. | .. | .. | .. | .. | .. |
| Medical care .. | .. | 1·03 | .. | .. | .. | 0·36 | 1 |
| Personal care .. | 71·33 | 96·48 | 97·42 | 93·26 | 90·30 | 93·37 | 228 |
| Education and reading .. .. | .. | .. | 2·53 | .. | 5·27 | 1·15 | 3 |
| Recreation and amusement .. .. | 17·79 | 9·63 | 18·66 | 10·66 | 30·00 | 14·77 | 40 |
| Transport and communication .. .. | 46·02 | 31·58 | 29·24 | 16·69 | 25·58 | 28·86 | 70 |
| Remittances to dependants .. .. | .. | .. | 0·95 | .. | .. | 0·28 | 1 |
| Savings and investments .. .. | 73·04 | 94·61 | 93·47 | 89·89 | 82·22 | 90·45 | 221 |
| Debts repaid .. | 9·24 | 2·18 | 2·89 | .. | .. | 2·43 | 4 |

About 13 per cent. of the families incurred expenditure on prepared meals and refreshments. About 25 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Addiction to tobacco and tobacco products and to pan-supari was widespread as about 99 per cent. of the families reported expenditure on the former and about 80 per cento.n the latter, the percentages remaining fairly high in all size classes. About 68 per cent. of the families reported expenditure on alcooholic beverages. Furniture and furnishings did not seem to be very popular objects of expenditure.

The percentage of families reporting expenditure on medical care was negligible. About 93 per cent. of the families reported expenditure on personal care, the percentage remaining fairly steady in all size classes. Only 1 per cent. of the families reported expenditure on education and reading. About 15 per cent. of the families reported expenditure on recreation and amusement and about 29 per cent. of the families reported expenditure on the use of means of transport and communication.

About 90 per cent. of the families were either saving or investing some amount and the percentage was more or less steady in all size classes. The percentage of families reporting expenditure on remittances to dependants was low, viz., 0·28. About 2 per cent. of the families were making repayments of debts.

## CHAPTER 6

# FOOD CONSUMPTION AND NUTRITION

### 6·1. *Quantities of food consumed.*

Food consumption is an important indicator of the level of l iving. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6·1.

TABLE 6·1

*Average quantity consumed per family by items*

| Item | Standard unit (quantity) | Number of families reporting quantity* (unesti-mated) | Average quantity per family of all families |
|---|---|---|---|
| 1 | 2 | 3 | 4 |
| **FOOD, BEVERAGES, ETC.** | | | |
| ***Cereals and products:*** | | | |
| Paddy .. .. .. .. .. | Kg. | 6 | 2·75 |
| Rice .. .. .. .. .. | „ | 234 | 50·08 |
| Wheat .. .. .. .. .. | „ | 3 | 0·07 |
| Wheat atta .. .. .. .. | „ | 124 | 5·78 |
| Sattu .. .. .. .. .. | „ | 1 | 0·03 |
| Chira, muri, khoi, lawa .. .. .. | „ | 108 | 2·07 |
| Suji, rawa .. .. .. .. | „ | 1 | 0·01 |
| Biscuit .. .. .. .. .. | „ | 10 | 0·15 |
| Other wheat products .. .. .. | „ | 1 | 0·00 |
| ***Pulses and Products:*** | | | |
| Arhar .. .. .. .. .. | „ | 216 | 4·11 |
| Gram .. .. .. .. .. | „ | 1 | 0·03 |
| Moong .. .. .. .. .. | „ | 14 | 0·07 |
| Masur .. .. .. .. .. | „ | 117 | 1·27 |
| Khesari .. .. .. .. .. | „ | 25 | 0·21 |
| Other pulses .. .. .. .. | „ | 6 | 0·16 |
| Pulse products .. .. .. .. | „ | 3 | 0·05 |

*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6·1—*contd.*

| | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| ***Oil seeds, oils and fats*** : | | kg. | | |
| Mustard oil .. .. .. .. | | „ | 235 | 1·20 |
| Coconut oil .. .. .. .. | | „ | 22 | 0·06 |
| Other vegetable oils .. .. .. | | „ | 1 | 0·00 |
| Vanaspati .. .. .. .. | | „ | 6 | 0·07 |
| ***Meat fish and eggs*** : | | | | |
| Goat meat .. .. .. .. | | „ | 68 | 0·45 |
| Beef .. .. .. .. .. | | „ | 5 | 0·07 |
| Mutton .. .. .. .. .. | | „ | 1 | 0·00 |
| Poultry .. .. .. .. | | no. | 36 | 0·41 |
| Fresh fish .. .. .. .. | | kg. | 167 | 1·47 |
| Dry fish .. .. .. .. | | „ | 109 | 0·21 |
| Eggs—hen .. .. .. .. | | no. | 23 | 1·27 |
| Eggs—duck .. .. .. .. | | „ | 16 | 0·70 |
| ***Milk and Products*** : | | | | |
| Milk—cow .. .. .. .. | | l. | 33 | 1·20 |
| Chhana .. .. .. .. .. | | kg. | 1 | 0·00 |
| Condensed milk .. .. .. .. | | „ | 2 | 0·01 |
| Powdered milk .. .. .. .. | | „ | 3 | 0·03 |
| ***Condiments and spices*** : | | | | |
| Salt .. .. .. .. .. | | kg. | 237 | 2·66 |
| Turmeric .. .. .. .. .. | | g. | 159 | 203·53 |
| Chillies—green .. .. .. .. | | „ | 125 | 187·44 |
| Chillies—dry .. .. .. .. | | „ | 189 | 216·01 |
| Tamarind .. .. .. .. .. | | „ | 30 | 20·76 |
| Onion .. .. .. .. .. | | kg. | 218 | 2·21 |
| Garlic .. .. .. .. .. | | g. | 51 | 50·62 |
| Ginger .. .. .. .. .. | | „ | 2 | 1·63 |
| Methi .. .. .. .. .. | | „ | 14 | 11·90 |
| Saffron .. .. .. .. | | „ | 4 | 1·28 |
| Jira .. .. .. .. .. | | „ | 24 | 9·56 |
| Mixed spices .. .. .. .. | | „ | 82 | 157·81 |
| ***Vegetables and products*** : | | | | |
| Potato .. .. .. .. .. | | kg. | 234 | 3·89 |
| Muli, turnip, radish .. .. .. | | „ | 6 | 0·04 |
| Carrot, beet .. .. .. .. | | „ | 1 | 0·00 |
| Arum .. .. .. .. .. | | „ | 46 | 0·36 |
| Other root vegetables .. .. .. | | „ | 13 | 0·10 |
| Brinjal .. .. .. .. .. | | „ | 180 | 2·48 |
| Cauliflower .. .. .. .. | | „ | 2 | 0·02 |
| Cabbage .. .. .. .. | | „ | 10 | 0·07 |
| Jack fruit .. .. .. .. | | „ | 3 | 0·01 |

TABLE 6·1—*concld.*

| 1 | 2 | 3 | 4 |
|---|---|---|---|
| *Vegetables and products*—concld. | | | |
| Ladies finger .. .. .. .. | kg. | 47 | 0·31 |
| Tomato .. .. .. .. .. | „ | 26 | 0·22 |
| Pumpkin .. .. .. .. .. | „ | 69 | 0·81 |
| Gourd .. .. .. .. .. | „ | 7 | 0·04 |
| Karela .. .. .. .. .. | „ | 54 | 0·21 |
| Bean .. .. .. .. .. | „ | 2 | 0·01 |
| Other non-leafy vegetables .. .. .. | „ | 33 | 0·21 |
| Other leafy vegetables .. .. .. | „ | 49 | 0·38 |
| Other vegetable products .. .. .. | „ | 2 | 0·02 |
| *Fruits and products*: | | | |
| Banana, plantain .. .. .. .. | no. | 91 | 8·67 |
| Orange .. .. .. .. .. | „ | 3 | 0·11 |
| Lemon .. .. .. .. .. | „ | 25 | 1·16 |
| Mango .. .. .. .. .. | „ | 8 | 0·81 |
| Jack fruit .. .. .. .. | „ | 4 | 0·07 |
| Pine-apple .. .. .. .. | „ | 2 | 0·02 |
| Coconut .. .. .. .. | „ | 3 | 0·02 |
| Papaya .. .. .. .. .. | „ | 1 | 0·04 |
| *Sugar, etc.*: | | | |
| Sugar-crystal .. .. .. .. | kg. | 94 | 0·62 |
| Sugar-doshi (Khandsari) .. .. .. | „ | 1 | 0·02 |
| Gur .. .. .. .. .. | „ | 110 | 1·05 |
| Sugar candy (Misri) .. .. .. | „ | 4 | 0·02 |
| *Pan Supari*: | | | |
| Pan-leaf .. .. .. .. .. | no. | 158 | 182·64 |
| Pan, finished .. .. .. .. | „ | 37 | 10·73 |
| Supari .. .. .. .. .. | g. | 154 | 360·64 |
| Lime .. .. .. .. .. | „ | 114 | 63·33 |
| Katha .. .. .. .. .. | „ | 2 | 10·50 |
| *Tobacco and products*: | | | |
| Bidi .. .. .. .. .. | no. | 164 | 178·28 |
| Cigarette .. .. .. .. .. | „ | 1 | 0·17 |
| Chowing tobacco .. .. .. .. | g. | 166 | 214·96 |
| Smoking tobacco .. .. .. .. | „ | 1 | 2·10 |
| Leaf tobacco .. .. .. .. | „ | 50 | 70·80 |
| *Alcoholic beverages and intoxicants*: | | | |
| Country liquor .. .. .. .. | pint | 155 | 2·19 |
| Ganja .. .. .. .. .. | g. | 2 | 0·58 |
| Refined liquor-brandy, whisky, etc. .. .. | pint | 1 | 0·00 |
| *Non-alcoholic beverages*: | | | |
| Tea leaf .. .. .. .. .. | kg. | 60 | 0·17 |

kg.=Kilogram.
g=gram.
no.=number
l=litre.

The quantity of cereals and products consumed, on an average, by a working class family per month was 60·94 kg. Of this, the major portion (50·08 kg.) was accounted for by rice. The average size of a family in terms of adult consumption units was 3·34 and hence the quantity of cereals consumed per adult per day worked out to about 0·60 kg. Besides 60·94 kg. of cereals and products, the average family consumed 5·90 kg. of pulses and products, 1·20 l. of milk and 0·04 kg. of milk products, 2·20 kg. of meat, fish and eggs (excluding eggs for which quantity figures in weights were not available), 5·73 kg. of condiments and spices, 9·18 kg. of vegetables and products and 1·71 kg. of sugar, honey, etc. Apart from this there was some consumption of fruits and products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected. The above is a broad picture of quantities of food-stuffs consumed, on an average, by a family of industrial workers in Mariani.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan, supari, bidi and chewing tobacco was recorded.

6·2. *Analysis of nutrition contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Mariani was attempted on the basis of data presented in table 6·1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups :

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group between 5 -14 years at 2,000. The male manual workers were assumed to be moderately active and requiring 2,800 calories per day. They were mainly plantation workers. Most of their occupations would require less than 5 cal/kg/hour and a good number requiring even less than 3. All women falling in the age group of 15 – 54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentry life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5 – 14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15—54 years, one-third were assumed to be pregnant or nursing and their protein requirements calculated at 100g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1·25 g. per day and the pregnant or nursing women were assumed to require 1·75 g. calcium per day. The calcium requirement of the rest was assumed to be 1·00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. while for the rest, it was assumed to be 20 mg. per day.

5. The Vitamin $B_1$ requirement was calculated at 0·5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., were available. However, it has been calculated while planning low cost menus, that 75 paisa worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1·00 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6·2 gives nutritive value of the food-stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of the different nutrients.

TABLE 6·2

*The nutritive value of food-stuffs consumed, on an average, by a working class family*

| Nutrients | Quantity consumed per day per family | Quantity recommended |
|---|---|---|
| 1 | 2 | 3 |
| Calories .. .. .. .. .. | 8,759 | 9,113 |
| Protein .. .. .. .. .. | 233 g. | 242 g. |
| Fat .. .. .. .. .. | 77 g. | .. |
| Calcium .. .. .. .. .. | 1·0 g. | 4·9 g. |
| Iron .. .. .. .. .. | 121 mg. | 88 mg. |
| Vitamin A .. .. .. .. .. | 2,870 i.u. | 14,700 i.u. |
| Vitamin $B_1$ .. .. .. .. .. | 4·6 mg. | 4·6 mg. |
| Vitamin C .. .. .. .. .. | 96 mg. | 210 mg. |
| Nicotinic acid .. .. .. .. .. | 52 mg. | .. |
| Riboflavin .. .. .. .. .. | 1·9 mg. | .. |

g=gram, mg=milligram, i.u.=international unit

From the above it would appear that while the overall nutritive value of the diet was fair, there was need for improvement. Increased intake of mixed cereals, pulses, leafy vegetables and intake of atleast skimmed milk specially by children, pregnant and nursing women would help to overcome the deficiencies in respect of calcium, Vitamin 'A' and Vitamin 'C'.

## Chapter 7

# BUDGETARY POSITION

### 7·1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey, the value of actually consumed articles of food, drink, tobacco and fuel and light were taken on the disbursement side and not the total purchase value. Net income from family members enterprise account could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7·1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two

TABLE 7·1

*Average receipts, disbursements and balancing difference by family income classes*

| Family income class (Rs.) | Percentage of families to total | Average receipts per family per month (Rs.) | Average disbursements per family per month (Rs.) | Net balancing difference (+) or (—) (Rs.) |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| Less than 30 .. .. | 0·76 | 58·31 | 72·08 | —13·77 |
| 30 to less than 60 .. .. | 14·91 | 54·50 | 60·07 | —5·57 |
| 60 to less than 90 .. .. | 31·29 | 88·93 | 92·86 | —3·93 |
| 90 to less than 120 .. .. | 33·10 | 107·57 | 116·08 | —8·51 |
| 120 to less than 150 .. .. | 10·20 | 136·58 | 134·67 | +1·91 |
| 150 to less than 210 .. .. | 8·53 | 174·26 | 148·09 | +26·17 |
| 210 and above .. .. | 1·21 | 287·72 | 234·34 | +53·38 |
| Total .. | 100·00 | 104·31 | 106·25 | —1·94 |

Taking all income classes, the net balancing difference was Rs. 1·94 or about 2 per cent. of the total receipts. The net balancing difference was negative, i.e., receipts were less than disbursements up to the income class 'Rs. 90 to less than Rs. 120' and positive, i.e., receipts were more than the disbursements, in the subsequent income classes.

### 7·2. *Budgetary position by family income*

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position, of the families. The term 'current money income' has been taken to include income such as that from rent, from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for

groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7·2.

TABLE 7·2

*Budgetary position by family income classes*

| Item | Monthly family income class (Rs.) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | <30 | 30 - <60 | 60 — <90 | 90 — <120 | 120 — <150 | 150 - <210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Average monthly income per family (Rs.) .. | 28·31 | 49·94 | 79·84 | 101·56 | 131·38 | 168·98 | 266·21 | 97·31 |
| Average monthly expenditure per family (Rs.) .. | 72·08 | 57·31 | 85·04 | 110·05 | 126·76 | 140·08 | 222·11 | 99·75 |
| *Monthly balance* | | | | | | | | |
| Percentage of families recording surplus * to total families .. .. | .. | 5·51 | 17·85 | 14·18 | 6·84 | 7·27 | 1·03 | 52·68 |
| Percentage of families recording deficit to total families .. .. | 0·76 | 9·40 | 13·44 | 18·92 | 3·36 | 1·26 | 0·18 | 47·32 |
| Average surplus (+or) deficit (—) per family (Rs.) .. .. | —43·77 | —7·37 | —5·20 | —8·49 | +4·62 | +28·90 | +44·10 | —2·44 |

* Zero balance is considered as surplus.

Of the total families surveyed, 47 per cent. had deficit budgets while the remaining 53 per cent. had surplus budgets (including the balanced budgets). The proportion of families having surplus budgets varied from about 37 per cent. in the income class 'Rs. 30 to less than Rs. 60' to about 85 per cent. in the highest income class.

## 7·3. *Budgetary position by family composition*

Table 7·3 gives the budgetary position of the families by certain family types in terms of the number of adults and children in the family.

## TABLE 7·3

### *Budgetary position by family composition*

| Item | Family composition (in terms of adults/children) | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1 adult | 1 adult and children (one or more) | 2 adults | 2 adults and 1 child | 2 adults and 2 children | 2 adults and more than 2 children | 3 adults | 3 adults and 1 child | 3 adults and more than 1 child | Other families | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Percentge of families recording surplus* to total families .. | 6·05 | 1·71 | 8·46 | 10·74 | 5·38 | 7·07 | 0·85 | 1·92 | 3·79 | 6·71 | 52·68 |
| Percentage of families recording deficit to total families .. | 2·08 | 3·49 | 6·28 | 3·90 | 4·75 | 11·93 | 1·20 | 0·76 | 5·82 | 6·21 | 47·32 |
| Average amount of surplus(+) or deficit (−) (Rs.) per family over all families together | 4·21 | −34·53 | 1·49 | −0·88 | −0·44 | −16·27 | 10·30 | 7·92 | −3·50 | 14·96 | −2·44 |

*Zero balance is considered as surplus.

Taking the surplus or deficit position of all families, the families consisting of 1 adult and children (one or more), 2 adults and 1 child, 2 adults and two children, 2 adults and more than two children and 3 adults and more than one child, had deficit budgets only. The deficit was large in case of families consisting of one adult and children (one or more) and families consisting of 3 adults had marked surplus budgets.

# PART II

# (LEVEL OF LIVING)

## Chapter 8

# LEVEL OF LIVING

### 8·1. *Concept of 'level of living'*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Mariani. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses in a large measure, a state of mind as a result of participation in non-material aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The 'non-material' elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc.; for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were :

(*a*) Sickness;

(*b*) Education;

(*c*) Conditions of work, awareness of rights, trade unionism and social security;

(*d*) Employment and service conditions;

(*e*) Housing conditions and situation of the house in the context of social amenities;

(*f*) Indebtedness; and

(*g*) Savings and assets and inventory of a few durable articles and livestock.

8·2. *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy their rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in

Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of a subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (60 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

## Chapter 9

## EDUCATIONAL INTERESTS

### 9·1. *General education*

Data were collected on educational interests of the members of the sampled working class families who were aged 5 years and above. Table 9·1 shows the distribution of members receiving and not receiving education by family income classes. Table 9·2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

Table 9·1

*Distribution of persons (aged 5 years and above) by income and educational standard*

| Item | Monthly family income class (Rs.) | | | |
|---|---|---|---|---|
| | <60 | 60—<120 | 120 and above | All |
| 1 | 2 | 3 | 4 | 5 |
| Actual number of persons in sampled families (aged 5 years and above) .. | 11 | 157 | 54 | 222 |
| Percentage to total .. .. .. | 4·95 | 70·72 | 24·33 | 100·00 |
| *(A) All persons* | | | | |
| Percentage receiving education .. | .. | 1·91 | 3·70 | 2·25 |
| Percentage not receiving education .. | 100·00 | 98·09 | 96·30 | 97·75 |
| Total .. | 100·00 | 100·00 | 100·00 | 100·00 |
| *(B) Children* | | | | |
| Percentage receiving education .. | .. | 5·77 | 11·76 | 6·76 |
| Percentage not receiving education .. | 100·00 | 94·23 | 88·24 | 93·24 |
| Total .. | 100·00 | 100·00 | 100·00 | 100·00 |
| *All persons receiving education* | | | | |
| Percentage receiving education in primary school .. .. .. | .. | 100·00 | 100·00 | 100·00 |
| Percentage receiving education in secondary school .. .. .. | .. | .. | .. | .. |
| Percentage receiving education in other institutions .. .. .. | .. | .. | .. | .. |
| Total .. | .. | 100·00 | 100·00 | 100·00 |

## TABLE 9·2

*Percentage distribution of persons—children and others—not receiving education by reasons and family income*

| Reasons for not receiving education | Monthly family income class (Rs.) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | <60 | | 60—<120 | | 120 and above | | All | |
| | Children | Others | Children | Others | Children | Others | Children | Others |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Not reporting .. | 60·00 | 16·67 | .. | .. | 6·67 | .. | 5·80 | 0·68 |
| Financial difficulties .. | .. | 33·33 | 22·45 | 14·29 | 20·00 | 16·22 | 20·29 | 15·54 |
| Lack of facilities .. | .. | .. | 18·37 | 11·43 | .. | .. | 13·04 | 8·11 |
| Domestic difficulties .. | .. | .. | 4·08 | 10·48 | .. | .. | 2·90 | 7·43 |
| Attending to family enterprise .. .. | .. | .. | 2·04 | 2·86 | .. | .. | 1·45 | 2·03 |
| Lack of interest .. | 40·00 | 50·00 | 51·02 | 60·94 | 73·33 | 83·78 | 55·07 | 66·21 |
| Others .. .. | .. | .. | 2·04 | .. | .. | .. | 1·45 | .. |
| Total .. | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |

Of all the family members aged 5 years and above, only 2 per cent were receiving education and the rest were not receiving education. The percentage of children of 5 to 14 years of age receiving education was about 7 which shows that the families were not keen on getting their children educated. All the members receiving education were studying in primary schools. The main reasons for children as well as for adult members not receiving education were reported to be lack of interest, financial difficulties and lack of facilities.

## Chapter 10

# SICKNESS AND TREATMENT

### 10·1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such –they were mainly intended to throw some broad light as to how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period were taken into consideration.

The broad type of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

### 10·2. *Treatment and consequences of sickness*

Table 10·1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, treatment, source of assistance and consequences. In all, there were 17 cases of sickness reported among 262 members of the sampled families. Information on consequences of sickness was collected only for gainfully occupied members of families.

## TABLE 10·1

*Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences*

| Item | Percentage of cases |
|---|---|
| 1 | 2 |
| (a) *Type of sickness* | |
| Not reporting | 5·88 |
| Dysentery, diarrhoea and stomach trouble | 23·53 |
| Fever | 23·53 |
| Small-pox, plague, cholera | .. |
| Cough and cold | 17·65 |
| Other diseases | 29·41 |
| Total | 100·00 |
| (b) *Duration (during the reference period)* | |
| Not reporting | 35·29 |
| Below 7 days | 11·77 |
| 7 days to below 15 days | 35·29 |
| 15 days to below 30 days | .. |
| 30 days to below 60 days | 17·65 |
| 60 days | .. |
| Total | 100·00 |
| (c) *Type of treatment* | |
| Not reporting | 5·88 |
| No treatment | .. |
| Self-treatment | 5·88 |
| Ayurvedic treatment | .. |
| Homoeopathic treatment | .. |
| Allopathic treatment | 88·24 |
| Total | 100·00 |
| (d) *Source of assistance received* | |
| Not reporting | 64·71 |
| No assistance received | .. |
| Employer | 35·29 |
| Total | 100·00 |
| (e) *Consequences (for gainfully occupied members of families)* | |
| Not reporting | 11·11 |
| Work and normal diet stopped | 11·11 |
| Only work stopped | 77·78 |
| Only normal diet stopped | .. |
| None stopped | .. |
| Total | 100·00 |

The distribution of cases by duration of sickness showed that in about 47 per cent. of the cases, sickness lasted for less than 15 days. In about 88 per cent. of the cases of sickness, allopathic treatment was taken. Self-treatment was resorted to in about 6 per cent. of the cases. In about 35 per cent. of the cases assistance was received from the employers. Taking the cases of sickness among the gainfully occupied members of the families, in about 89 per cent. of the cases the sickness resulted in stoppage of work. The average duration of such stoppage was about 17 days.

## CHAPTER 11

## HOUSING CONDITIONS

11·1. *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11·2. *Condition of building*

Table 11·1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11·1

*Distribution of families by general characteristics of the building in which dwellings were located*

| Item | Percentage of families |
|---|---|
| 1 | 2 |
| (a) *Type of building* | |
| Chawl/bustee .. .. .. .. .. .. | 68·34 |
| Independent building .. .. .. .. .. | 28·33 |
| Others .. .. .. .. .. .. | 3·33 |
| Total .. | 100·00 |
| (b) *Ownership or type of landlord* | |
| Employer .. .. .. .. .. .. | 95·00 |
| Self .. .. .. .. .. .. | 5·00 |
| Total .. | 100·00 |
| (c) *Type of structure* | |
| Permanent kutcha .. .. .. .. .. .. | 50·00 |
| Permanent pucca .. .. .. .. .. | 25·00 |
| Temporary kutcha .. .. .. .. .. | 16·67 |
| Temporary pucca .. .. .. .. .. | 8·33 |
| Total .. | 100·00 |

TABLE 11·1—*contd.*

| 1 | 2 |
|---|---|
| (*d*) *Condition of repairs* | |
| Good .. .. .. .. .. .. | 26·67 |
| Moderately good .. .. .. .. .. .. | 43·33 |
| Bad .. .. .. .. .. .. | 30·00 |
| Total .. | 100·00 |
| (*e*) *Sewage arrangements* | |
| Satisfactory .. .. .. .. .. .. | 15·00 |
| Moderately satisfactory .. .. .. .. | 46·67 |
| Unsatisfactory .. .. .. .. .. .. | 38·33 |
| Total .. | 100·00 |
| (*f*) *Ventilation arrangements* | |
| Not reporting .. .. .. .. .. .. | 1·67 |
| No ventilation .. .. .. .. .. .. | 6·66 |
| If ventilation | |
| (*a*) Good .. .. .. .. .. .. | 21·67 |
| (*b*) Bad .. .. .. .. .. .. | 56·67 |
| (*c*) Tolerable .. .. .. .. .. .. | 13·33 |
| Total .. | 100·00 |

About 68 per cent. of the sampled families were living in chawls/ bustees, 28 per cent. in independent buildings and the rest had other modes of accommodation. A large number of families (95 per cent.) were living in houses provided by the employers and 5 per cent. in self-owned buildings. In about 67 per cent. of the cases, families were living in kutcha buildings while in about 33 per cent. of the cases the structure of the building was pucca, i.e., with walls built of cement, bricks, concrete or stone.

## 11·3. *Condition of dwelling*

Table 11·2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, type of lighting, provision of kitchen, store, bath and verandah, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

## TABLE 11·2

### *Distribution of dwellings by various characteristics*

| Item | Percentage of dwellings |
|---|---|
| 1 | 2 |
| (a) *Number of living rooms in dwelling* | |
| One | 53·33 |
| Two | 43·34 |
| Three | 3·33 |
| More than three | .. |
| Total | 100·00 |
| (b) *Lighting type* | |
| Not reporting | 1·67 |
| Electricity | 3·33 |
| Kerosene | 95·00 |
| Total | 100·00 |
| (c) *Provision of kitchen* | |
| Not reporting | 1·67 |
| Kitchen provided | 41·66 |
| Where not provided, using | |
| (i) Not reporting | 5·00 |
| (ii) Part of living room | 51·67 |
| Total | 100·00 |
| (d) *Number of store rooms* | |
| Not reporting | 6·67 |
| No store room | 90·00 |
| One | 3·33 |
| Total | 100·00 |
| (e) *Provision of bath room* | |
| Not reporting | 1·67 |
| No bath room provided | 96·66 |
| Where provided | |
| (i) In individual use | .. |
| (ii) In common use | 1·67 |
| Total | 100·00 |

TABLE 11·2—*contd.*

| 1 | 2 |
|---|---|
| (*f*) *Provision of covered verandah* | |
| Not reporting | 6·67 |
| Provided | 41·66 |
| Not provided | 51·67 |
| Total | 100·00 |
| (*g*) *Source of water supply* | |
| Tap provided | |
| (*i*) In dwelling | 5·00 |
| (*ii*) Outside dwelling | 60·00 |
| Well (with or without hand pump) | 8·33 |
| Tanks and ponds | 16·67 |
| Rivers, lakes and springs | 3·33 |
| Others | 6·67 |
| Total | 100·00 |
| (*h*) *Provision of latrine* | |
| Not reporting | 1·67 |
| No latrine | 80·00 |
| In individual use | .. |
| In common use with other families | 18·33 |
| Total | 100·00 |
| (*i*) *Type of latrine* | |
| Flush system | 81·82 |
| Septic tank system | 9·09 |
| Mannally cleaned | 9·09 |
| Total | 100·00 |

It would be seen that a majority of the dwellings were having one living room with no provision for separate kitchen, store room, bath-room and covered verandah. In about 65 per cent. of dwellings there were arrangements for tap water supply provided mostly outside the dwelling. In about 80 per cent. of the cases there was no provision of latrine.

## 11·4. *Distance of dwellings from important places*

Information was also collected about the important places usually visited by workers and their families and the distance of such places from their dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11·3 gives the percentage distribution of families visiting important places by distance of the places from their dwellings.

TABLE 11·3

*Distribution of families visiting important places by distance of the places from their dwellings*

| Particulars of places, etc. | Percentage of families not reporting | Percentage of families not visiting | Percentage of families visiting the places by distance | | | Total |
|---|---|---|---|---|---|---|
| | | | Less than 1 mile | 1 mile to less than 2 miles | 2 miles and above | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Work-place of the main earner | 50·00 | .. | 41·67 | 5·00 | 3·33 | 100·00 |
| Primary school .. .. | 6·66 | 1·67 | 81·67 | 8·33 | 1·67 | 100·00 |
| Medical aid centre .. .. | 48·34 | 30·00 | 13·33 | 5·00 | 3·33 | 100·00 |
| Hospital .. .. .. | 8·33 | 1·67 | 81·67 | 3·33 | 5·00 | 100·00 |
| Play-ground for children .. | 16·67 | 16·67 | 61·66 | 1·67 | 3·33 | 100·00 |
| Cinema house .. .. | 56·67 | 23·33 | 3·33 | 6·67 | 10·00 | 100·00 |
| Shopping centre-grocery .. | 13·33 | 1·67 | 61·67 | 11·67 | 11·66 | 100·00 |
| Shopping centre-vegetables .. | 11·67 | 1·67 | 50·00 | 20·00 | 16·66 | 100·00 |
| Employment exchange .. | 63·33 | 13·33 | .. | 5·00 | 18·34 | 100·00 |
| Railway station .. .. | 33·33 | 16·67 | .. | 5·00 | 45·00 | 100·00 |
| Bus stop .. .. .. | 20·00 | 5·00 | 25·00 | 26·67 | 23·33 | 100·00 |
| Post Office .. .. | 35·00 | .. | 13·33 | 15·00 | 36·67 | 100·00 |

In about 42 per cent. of the cases, work-places of the main earners were within a distance of 1 mile from their dwellings. Other important places of visit reported by workers or their families such as primary school, hospital, medical-aid centre and shopping centre-grocery were at a distance of less than one mile in a majority of reporting cases. Among the families who had to visit railway station, post office and cinema house, the dwellings of a majority were located at a distance of two miles and above.

## Chapter 12

# EMPLOYMENT, WORKING AND SERVICE CONDITIONS

### 12·1. *Introductory*

Information was collected in respect of employment pattern, service conditions and length of service, working conditions and welfare of such employee-members in the sampled working class families as were employed in registered plantations. In regard to employment pattern, employment history of the members employed in registered plantations at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the plantations, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered plantations on the day preceding the date of survey. These included paid apprentices also.

### 12·2. *Employment pattern*

Table 12·1 shows the employment pattern of the employee-members of the sampled families classified as "permanent" and "others" for a reference period of one year.

## TABLE 12·1

### *Distribution of man-weeks by employment status*

| Employment particulars | Percentage of man-weeks worked | | | |
|---|---|---|---|---|
| | Not reporting | Permanent workers | Other workers | All |
| 1 | 2 | 3 | 4 | 5 |
| (*a*) *Paid employment* | | | | |
| (*i*) In plantations .. .. | 84·17 | 81·51 | 73·08 | 81·58 |
| (*ii*) In other establishments .. | .. | .. | .. | .. |
| (*b*) Self-employment .. .. | .. | 0·99 | 3·21 | 0·95 |
| (*c*) In employment but not at work .. | 15·83 | 17·50 | 23·71 | 17·47 |
| (*d*) *Not in employment* | | | | |
| (*i*) Seeking work .. .. | .. | .. | .. | .. |
| (*ii*) Not available for work .. | .. | .. | .. | .. |
| Total .. | 100·00 | 100·00 | 100·00 | 100·00 |
| Number of employees .. | 13 | 122 | 3 | 138* |

It would be seen that there was a difference in the pattern for 'permanent' and 'other' employees. In the case of the former, the percentage of man-weeks in 'self-employment' was negligible but not so in the case of the latter, who had comparatively less quantum of paid employment in plantations.

### 12·3. *Amenities provided*

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided in the plantations are presented in table 12·2.

* Two out of 140 employee-members did not furnish employment particulars.

TABLE 12·2

*Percentage distribution of employee-members according to opinion expressed on amenities provided*

| Item | Not reporting | Not provided | Provided | Total | Among provided Col. (4) considered: Unsatisfactory | Satisfactory | No particular comment | Total |
|---|---|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Drinking water .. .. | .. | 4·55 | 95·45 | 100·00 | 21·43 | 78·57 | .. | 100·00 |
| Rest-shelter .. .. | 4·55 | 93·18 | 2·27 | 100·00 | .. | 100·00 | .. | 100·00 |
| Canteen .. .. | .. | 90·91 | 9·09 | 100·00 | .. | 100·00 | .. | 100·00 |
| Reading or recreation .. | 4·55 | 93·18 | 2·27 | 100·00 | .. | 100·00 | .. | 100·00 |
| Co-operative stores and grain-shops .. .. | .. | 100·00 | .. | 100·00 | .. | .. | .. | .. |
| Medical facilities arranged by employers .. | .. | 15·90 | 84·10 | 100·00 | 5·41 | 94·59 | .. | 100·00 |

12·4. *Statutory rights and benefits*

Table 12·3 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12·3

*Distribution of employee-members by rights and benefits under labour laws and awareness thereof*

| Rights and benefits | Not reporting | Percentage of employee-members by awareness: Fully aware | Partially aware | Not aware | Total |
|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 |
| *Plantations Labour Act* | | | | | |
| Maximum daily hours of work at normal wages .. | 3·54 | 69·91 | 14·16 | 12·39 | 100·00 |
| Rate of overtime wages .. | 27·43 | 14·16 | 12·39 | 46·02 | 100·00 |
| Entitled to leave with wages | 15·04 | 53·10 | 14·16 | 17·70 | 100·00 |
| Rate of leave with wages .. | 21·24 | 15·93 | 19·47 | 43·36 | 100·00 |

TABLE 12·3—*contd.*

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|---|---|---|---|---|
| *Payment of Wages Act* | | | | | |
| Payment of wages at regular intervals .. .. | 1·85 | 68·52 | 8·33 | 21·30 | 100·00 |
| Maximum interval at which wages can be paid .. | 14·81 | 20·37 | 13·89 | 50·93 | 100·00 |
| Imposition of fines, deductions from wages .. .. | 17·59 | 28·70 | 7·41 | 46·30 | 100·00 |
| Procedure for complaints .. | 25·00 | 12·04 | 12·03 | 50·93 | 100·00 |
| *Maternity Benefit Act (Women workers only)* | | | | | |
| Leave granted at the time of confinement .. .. | 2·04 | 77·55 | 14·29 | 6·12 | 100·00 |
| Procedure for getting leave .. | 4·08 | 40·82 | 12·24 | 42·86 | 100·00 |
| Termination of service during the period of maternity leave .. .. | .. | 38·78 | 8·16 | 55·06 | 100·00 |
| Cash benefits during the period of maternity leave. .. | 4·08 | 75·51 | 10·20 | 10·21 | 100·00 |
| *Workmen's Compensation Act* | | | | | |
| Compensation for temporary disablement .. .. | 4·88 | 34·15 | 17·07 | 43·90 | 100·00 |
| Compensation for death due to work accident .. | 3·66 | 30·49 | 23·17 | 42·68 | 100·00 |
| Procedure for complaints .. | 7·32 | 14·63 | 13·42 | 64·63 | 100·00 |
| *Industrial Employment (Standing Orders) Act* | | | | | |
| Framing of procedures for recruitment, discharge, disciplinary action, etc. .. | .. | 33·75 | 10·00 | 56·25 | 100·00 |
| Approval of procedure .. | 2·50 | 7·50 | 6·25 | 83·75 | 100·00 |
| Intimation of procedures to the workers .. .. | .. | 5·00 | 7·50 | 87·50 | 100·00 |
| *Industrial Disputes Act* | | | | | |
| Lay-off compensation .. | .. | 15·00 | 8·75 | 76·25 | 100·00 |
| Rate of lay-off compensation | .. | 2·50 | 1·25 | 96·25 | 100·00 |
| Notice of retrenchment .. | 1·25 | 37·50 | 7·50 | 53·75 | 100·00 |
| Retrenchment compensation | 1·25 | 23·75 | 5·00 | 70·00 | 100·00 |

TABLE 12·3—*concld.*

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|---|---|---|---|---|
| *Employees' Provident Funds Act and Scheme* | | | | | |
| Contribution by employer .. | 1·68 | 65·54 | 11·76 | 21·02 | 100·00 |
| Period after which the employer's contribution becomes payable .. .. | 5·88 | 10·92 | .. | 83·20 | 100·00 |
| Accumulation of interest .. | 6·72 | 17·65 | 8·40 | 67·23 | 100·00 |

12·5. *Trade Union membership*

Data collected regarding association of employee-members with trade unions are presented in table 12·4. For the purpose of the survey, a trade union was defined as any organisation or association of workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12·4

*Distribution of employee-members according to membership of trade unions and other details*

| Membership | Percentage of employee-members |
|---|---|
| 1 | 2 |
| Not reporting .. .. .. .. .. .. | 12·14 |
| No union .. .. .. .. .. .. | 5·00 |
| If Union existing | |
| (*a*) Member .. .. .. .. .. .. | 55·00 |
| (*b*) Not a member .. .. .. .. .. .. | 27·86 |
| Total .. | 100·00 |
| *Subscription paid* | |
| Not reporting or no subscription .. .. .. .. | 7·79 |
| Paying regularly .. .. .. .. .. .. | 85·71 |
| Not paying regularly .. .. .. .. .. .. | 6·50 |
| Total .. | 100.00 |
| *Rate of subscription per month* | |
| Not reporting .. .. .. .. .. .. | .. |
| Less than Re. 0·25 .. .. .. .. .. .. | .. |
| Re. 0·25 to less than Re. 0·50 .. .. .. .. .. | 100·00 |
| Total .. | 100·00 |

Of the total employee-members 55 per cent. were stated to be the members of trade unions. Of these, about 86 per cent. were paying their subscription regularly. The rate of subscription was 'Re. 0·25 to less than Re. 0·50'.

12·6. *Length of service*

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12·5.

TABLE 12·5

*Percentage distribution of employee-members by industries and length of service*

| Length of service | Industry-group: Tea plantation |
|---|---|
| 1 | 2 |
| Not reporting .. .. .. .. .. .. | 3·57 |
| Less than 1 year .. .. .. .. .. .. | 0·71 |
| 1 year to less than 5 years .. .. .. .. .. | 20·00 |
| 5 years to less than 10 years .. .. .. .. .. | 31·43 |
| 10 years to less than 20 years .. .. .. .. .. | 26·43 |
| 20 years and above .. .. .. .. .. | 17·86 |
| Total .. | 100·00 |
| Number of employees .. | 140 |

By and large, the employee-members of the sampled families constituted a stable labour force.

12·7. *Service conditions*

In regard to service conditions, information was obtained on rest-interval, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered plantations on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he/she was having a job, even though he/she might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12·6 shows the relevant data collected on service conditions.

TABLE 12·6

*Percentage distribution of employee-members by industries and service conditions*

| Service conditions | Industry group: Tea plantation |
|---|---|
| 1 | 2 |
| *Daily rest-interval* | |
| Not reporting .. .. .. .. .. .. | 13·57 |
| No rest interval .. .. .. .. .. .. | 3·57 |
| Half an hour .. .. .. .. .. .. | 23·57 |
| One hour and above .. .. .. .. .. .. | 59·29 |
| Total .. | 100·00 |
| *Pay-period* | |
| Not reporting .. .. .. .. .. .. | 2·14 |
| Weekly .. .. .. .. .. .. | 85·72 |
| Fortnightly .. .. .. .. .. .. | 11·43 |
| Monthly .. .. .. .. .. .. | 0·71 |
| Others .. .. .. .. .. .. | .. |
| Total .. | 100·00 |
| *Earned leave enjoyed* | |
| Not reporting .. .. .. .. .. .. | .. |
| 0 day .. .. .. .. .. .. | 11·43 |
| 1 to 10 days .. .. .. .. .. .. | 15·00 |
| 11 to 15 days .. .. .. .. .. .. | 40·00 |
| 16 days and above .. .. .. .. .. .. | 33·57 |
| Total .. | 100·00 |

About 59 per cent. of the employee-members were enjoying daily rest interval of one hour and above. As regards pay period, about 86 per cent. of the employee-members were being paid weekly, about 11 per cent. fortnightly and about 1 per cent. monthly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey showed that 40 per cent. of the employee-members enjoyed leave between 11 days and 15 days, about 34 per cent. for 16 days and above, 15 per cent. enjoyed between 1 and 10 days and about 11 per cent. of workers enjoyed no leave. In this connection it has to be borne in mind that some of the employee-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

12·8. *Social security benefits*

Data were also collected on social security benefits, *e.g.*, under the Employees' Provident Funds Act and Scheme, enjoyed by the employee-members on the date of survey. These data are presented in table 12·7.

TABLE 12·7

*Distribution of employee-members by social security benefits*

| Schemes | Percentage of employees |
|---|---|
| 1 | 2 |
| *Employees' Provident Funds Act and Scheme* | |
| Not reporting .. .. .. .. .. .. | 12·14 |
| No arrangement .. .. .. .. .. .. | .. |
| If arrangement | |
| (A) Contributing .. .. .. .. .. | 87·15 |
| (B) Not contributing | |
| (*i*) Not interested .. .. .. .. .. | .. |
| (*ii*) Not eligible .. .. .. .. .. | 0·71 |
| Total .. | 100·00 |

Of the total of 140 employee-members, about 87 per cent. were contributing to provident fund account either under the Employees' Provident Funds Act or under voluntary provident fund schemes maintained by the employers.

Apart from the Employees' Provident Funds Act and Scheme information on other social security benefits voluntarily given by the employers such as pension, etc., was also collected. Only 19 employee-members reported the provision of pension benefits in the establishments where they were employed.

## CHAPTER 13

# SAVINGS, ASSETS AND INDEBTEDNESS

### 13·1. *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts both on 'family account' and on 'enterprise and other purposes account' as on the date of the survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

### 13·2. *Components of savings*

Relevant data on 'Savings' and 'Assets' are presented in table 13·1.

TABLE 13·1

A. *Average amount (Rs.) of savings and assets per reporting family by income classes*

| Savings assets | Monthly family income class (Rs.) | | | |
|---|---|---|---|---|
| | <60 | 60— <120 | 120 and above | All |
| 1 | 2 | 3 | 4 | 5 |
| *Average amount per reporting family (in Rupees)* | | | | |
| Savings .. .. .. | 138·00 | 330·98 | 720·57 | 373·10 |
| Assets .. .. .. | 21·67 | 63·24 | 50·86 | 59·10 |
| Total .. | 159·67 | 394·22 | 771·43 | 432·20 |

TABLE 13·1—*contd.*

B. *Percentage distribution of savings and assets by form and income classes*

| Form of savings/assets | Monthly family income class (Rs.) | | | |
|---|---|---|---|---|
| | <60 | 60 – <120 | 120 and above | All |
| 1 | 2 | 3 | 4 | 5 |
| (*i*) *Savings* | | | | |
| (*a*) *On family account* | | | | |
| Life insurance premium paid .. | .. | 2·04 | .. | 1·49 |
| Provident fund—own contribution .. | 43·22 | 44·37 | 46·71 | 44·92 |
| Provident fund—employers' contribution .. .. .. | 43·21 | 36·07 | 46·70 | 38·83 |
| Savings (bank, postal and cash in hand) .. .. .. | .. | 1·48 | .. | 1·09 |
| Others .. .. .. | .. | .. | .. | .. |
| Total .. | 86·43 | 83·96 | 93·41 | 86·33 |
| (*b*) On enterprise and other purposes account. | .. | .. | .. | .. |
| (*ii*) *Assets* | | | | |
| (*a*) *On family account* | | | | |
| Land .. .. .. | .. | 6·13 | 3·70 | 5·44 |
| Building .. .. .. | .. | .. | .. | .. |
| Jewellery and ornaments .. | 3·13 | 7·24 | 2·89 | 6·08 |
| Others .. .. .. | 10·44 | 2·62 | .. | 2·15 |
| Total .. | 13·57 | 16·04 | 6·59 | 13·67 |
| (*b*) On enterprise and other purposes account .. .. .. | .. | .. | .. | .. |
| Grand Total .. | 100·00 | 100·00 | 100·00 | 100·00 |
| Total number of families .. | 3 | 41 | 7 | 51 |

Out of the total of 60 sampled families, 51 or 85 per cent. reported savings and assets on the date of the survey. The amount of savings per reporting family worked out to about Rs. 373 and of assets per reporting family worked out to about Rs. 59 giving a total of about Rs. 432. Thus, savings formed about 86 per cent. and assets about 14 per cent. of the total amount of both savings and assets held by the reporting families.

13·3. *Extent of savings and assets*

Table 13·2 gives percentage distribution of families according to total amount of savings and assets (held on the date of survey) by income classes.

TABLE 13·2

*Percentage distribution of families by total amount of savings and assets and income classes*

| Amount of savings and assets | Monthly family income class (Rs.) | | | |
|---|---|---|---|---|
| | <60 | 60- <120 | 120 and above | All |
| 1 | 2 | 3 | 4 | 5 |
| Not reporting .. .. .. | 25·00 | 8·89 | 36·36 | 15·00 |
| No savings and assets .. .. | .. | .. | .. | .. |
| Less than Rs. 200 .. .. .. | 50·00 | 28·89 | 18·18 | 28·33 |
| Rs. 200 to below Rs. 500 .. .. | 25·00 | 37·78 | 27·27 | 35·00 |
| Rs. 500 to below Rs. 1,500 .. .. | .. | 24·44 | 9·09 | 20·00 |
| Rs. 1,500 to below Rs. 2,500 .. | .. | .. | 9·10 | 1·67 |
| Rs. 2,500 to below Rs. 3,500 .. | .. | .. | .. | .. |
| Rs. 3,500 to below Rs. 4,500 .. | .. | .. | .. | .. |
| Rs. 4,500 and above .. .. | .. | .. | .. | .. |
| Total .. | 100·00 | 100·00 | 100·00 | 100·00 |

About 35 per cent. of the families had savings and assets of 'Rs. 200 to below Rs. 500' and 20 per cent. of families reported savings and assets of 'Rs. 500 to below Rs. 1,500'.

13·4. *Possession of durable articles and live-stock*

In addition to savings and assets, data were also collected on possession of certain selected durable articles and live-stock. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles, etc. Table 13·3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13·3

*Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed*

| Durable articles and live-stock | Number of families reporting possession of articles, etc. | Percentage of reporting families | Total number of articles, etc., possessed | Average number per family of reporing families |
|---|---|---|---|---|
| | 2 | 3 | | |
| Table .. .. .. | 5 | 8·33 | 6 | 1·20 |
| Chair .. .. .. | 3 | 5·00 | 3 | 1·00 |
| Sewing-machine .. .. .. | .. | .. | .. | .. |
| Clock, time-piece .. .. .. | | 1·67 | 1 | 1·00 |
| Cot .. .. .. | 5 | 8·33 | 5 | 1·00 |
| Chouki .. .. .. | 8 | 13·33 | 11 | 1·38 |
| Harmonium .. .. .. | 1 | 1·67 | 1 | 1·00 |
| Tabla, dholak .. .. .. | 3 | 5·00 | 3 | 1·00 |
| Stringed instrument .. .. .. | .. | .. | .. | .. |
| Fountain pen .. .. .. | 8 | 13·33 | 10 | 1·25 |
| Wrist watch .. .. .. | 3 | 5·00 | 3 | 1·00 |
| Bicycle .. .. .. | 9 | 15·00 | 9 | 1·00 |
| Cow, buffalo .. .. .. | 21 | 35·00 | 56 | 2·67 |
| Goat .. .. .. | 1 | 1·67 | 1 | 1·00 |

It would appear from the above table that the possession of somewhat costly durable articles, such as bicycle, wrist watch, etc., was not very uncommon among the working class families surveyed. About 37 per cent. of the families were in possession of cows, buffaloes and goat.

### 13·5. *Extent of indebtedness*

Out of the total of 60 sampled families, only 2 families reporte debt of 'less than Rs. 50' on family account to meet the current deficit which was taken from the shopkeepers against no security.

## Chapter 14

# SOME IMPORTANT FINDINGS

### 14·1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Mariani centre to about 14 thousand. Of the total families, 9 per cent. consisted of single member, about 35 per cent. of two to three members, about 29 per cent. of four to five members, 19 per cent. of six to seven members and the remaining about 8 per cent. consisted of more than 7 members. By family type, about 51 per cent. consisted of husband, wife and children. Others in order were those consisting of husband and wife (12 per cent.), husband, wife, children and other members (8 per cent.), unmarried earner and other members (6 per cent.), unmarried earner (about 5 per cent.), husband or wife (4 per cent.) and rest (about 14 per cent.).

The average size of the family was 4·20 persons. Of these, 1·95 were earners, 0·04 earning dependants and 2·21* non-earning dependants. Of the earners, 1·04 were adult men, 0·86 adult women and 0·05 children. About 58 per cent. of the families had two income recipients and about 23 per cent. only one income recipient. On an average, a family had 2·18* dependants living with it and 0·03 dependants living elsewhere.

The average monthly income worked out to Rs. 97·31 per family and Rs. 23·17 per capita. The largest number of families (about 33 per cent. of the total) came within the income class 'Rs. 90 to less than Rs. 120.' The families with an income of 'Rs. 150 to less than Rs. 210' and 'Rs. 210 and above' formed about 10 per cent. of the total. Broadly, the income of large sized families was higher.

Of the average monthly income of Rs. 97·31 per family, income from paid employment accounted for Rs. 89·01 or 91 per cent., income from self-employment for Rs. 3·61 or about 4 per cent., and income from 'other sources' such as rent from land, house, pension, cash assistance, gifts, concession, etc., for Rs. 4·69 or about 5 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

*The difference is due to rounding off.

The average monthly expenditure for current living was Rs. 99·75 per family, Rs. 23·74 per capita and Rs. 29·66 per adult consumption unit. The average per capita and per adult consumption unit expenditure showed small variations from the overall average in the different income classes barring the income class 'less than Rs. 30' which covered only about 1 per cent. of the total families.

Of the average monthly expenditure of Rs. 99·75, consumption expenditure accounted for Rs. 99·71, the rest being accounted for by non-consumption outgo like taxes, interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 66·80 or about 67 per cent. of the consumption expenditure.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family revealed that while the overall nutritive value of the diets appeared to be fair, there was room for improvement. Increased intake of mixed cereals, pulses, leafy vegetables and intake of at least skimmed milk especially by children, pregnant and nursing women would help to overcome the deficiencies in respect of calcium, vitamin 'A' and vitamin 'C'.

14·2. *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Mariani, about 96* per cent. of all members (aged 5 years and above) were illiterate and about 3* per cent. had received education up to primary standard. During the period of survey about 2 per cent. of family members (aged 5 years and above) were receiving education. Among children (5—14 years of age) this percentage was about 7 only. The reasons for not receiving education in case of children and others were mainly lack of interest, financial difficulties and lack of facilities.

In all, there were 17 cases of sickness reported among 262 members of the sampled families during the period of 60 days. Fever, dysentery, diarrhoea and stomach trouble were the main diseases reported. Allopathic treatment in cases of sickness was most popular among the families.

A majority of working class families were living in Chawls/bustees. The accommodation occupied by them generally consisted of one living room with no provision for store, bath and latrine. In most cases there

*Estimated figures.

were arrangements for tap water supply though outside the dwellings. Important places usually visited by the working class families for their essential needs and amenities, *e.g.*, shopping centres, hospital and medical aid centre were situated at a distance of less than 1 mile from their dwellings.

A majority of employee-members of the sampled families were in permanent employment in plantations. About 76 per cent. of the employee-members had a length of service of 5 years or more, in the same establishment. About 59 per cent. of the employee-members were enjoying daily rest-interval of one hour and above. About 86 per cent. of employee-members were being paid weekly.

About 85 per cent. of the families reported savings and assets on the date of survey. Savings formed about 86 per cent. and assets about 14 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to about Rs. 373 and Rs. 59 respectively. Roughly, 63 per cent. of the families reported savings and assets below Rs. 500.

Only 2 families reported debt of 'less than Rs. 50·00' on family account to meet the current deficit.

## Appendix I

*List of Centres covered under Family Living Surveys among industrial workers during 1958-59*

A *Factory Centres*

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye
27. Amritsar
28. Yamunanagar
29. Jaipur
30. Ajmer
31. Delhi
32. Srinagar.

B. *Mining Centres*

33. Jharia
34. Kodarma
35. Noamundi
36. Balaghat
37. Gudur
38. Barbil
39. Raniganj
40. Kolar Gold Field

C. *Plantation Centres*

41. Labac
42. Rangapara
43. Mariani
44. Doom Dooma
45. Coonoor
46. Darjeeling
47. Jalpaiguri
48. Chikmagalur
49. Ammathi
50. Mundakkayam

## APPENDIX II

*Average monthly expenditure—item-wise—per family*

| Item | All families | | Single member families | |
|---|---|---|---|---|
| | Number of reporting families | Average expenditure per family of all families (Rs.) | Number of reporting families | Average expenditure per family of all families (Rs.) |
| 1 | 2 | 3 | 4 | 5 |
| (A) CONSUMPTION EXPENDITURE | | | | |
| FOOD, BEVERAGES, ETC. | | | | |
| *Cereals and products* | | | | |
| Paddy | 6 | 1·12 | .. | .. |
| Rice | 234 | 33·03 | 9 | 11·35 |
| Wheat | 3 | 0·06 | .. | .. |
| Wheat atta | 124 | 3·53 | 4 | 1·22 |
| Sattu | 1 | 0·03 | .. | .. |
| Chira, muri, khoi, lawa | 108 | 2·07 | 6 | 1·28 |
| Suji, rawa | 1 | 0·02 | .. | .. |
| Bread | 1 | 0·01 | .. | .. |
| Biscuit | 24 | 0·27 | 2 | 0·29 |
| Other wheat products | 1 | 0·00 | .. | .. |
| Sub-total : cereals & products | 237 | 40·14 | 9 | 14·14 |
| *Pulses and products* | | | | |
| Arhar | 216 | 3·72 | 7 | 1·47 |
| Gram | 1 | 0·02 | .. | .. |
| Moong | 14 | 0·06 | .. | .. |
| Masur | 117 | 1·07 | 3 | 0·68 |
| Khesari | 25 | 0·14 | 1 | 0·05 |
| Other pulses | 6 | 0·15 | .. | .. |
| Pulse products | 3 | 0·04 | .. | .. |
| Sub-total : pulses and products | 237 | 5·20 | 9 | 2·20 |
| *Oil seeds, oils and fats* | | | | |
| Mustard oil | 235 | 3·04 | 9 | 1·26 |
| Cocoanut oil | 22 | 0·20 | 2 | 0·26 |
| Other vegetable oils | 1 | 0·00 | .. | .. |
| Vanaspati | 6 | 0·27 | .. | .. |
| Sub-total : oil seeds, oils and fats | 236 | 3·51 | 9 | 1·52 |

APPENDIX II—*contd.*

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| *Meat fish and eggs* | | | | |
| Goat meat .. .. .. .. | 68 | 1·34 | 5 | 1·25 |
| Beef .. .. .. .. | 5 | 0·11 | .. | .. |
| Mutton .. .. .. .. | 1 | 0·01 | .. | .. |
| Poultry .. .. .. .. | 36 | 0·91 | 1 | 0·18 |
| Fresh fish .. .. .. .. | 167 | 2·85 | 5 | 1·43 |
| Dry fish .. .. .. .. | 109 | 0·71 | 2 | 0·22 |
| Eggs-hen .. .. .. .. | 23 | 0·18 | .. | .. |
| Eggs-duck .. .. .. .. | 16 | 0·09 | 1 | 0·08 |
| Sub-total : meat, fish and eggs .. | 220 | 6·20 | 7 | 3·16 |
| *Milk and products* | | | | |
| Milk-cow .. .. .. .. | 33 | 0·93 | .. | .. |
| Channa .. .. .. .. | 1 | 0·02 | .. | .. |
| Condensed milk .. .. .. | 2 | 0·04 | .. | .. |
| Powdered milk .. .. .. | 3 | 0·13 | .. | .. |
| Sub-total : milk and products .. | 38 | 1·12 | .. | .. |
| *Condiments and Spices* | | | | |
| Salt .. .. .. .. | 237 | 0·56 | 9 | 0·25 |
| Turmeric .. .. .. .. | 159 | 0·45 | 3 | 0·24 |
| Chillies-green .. .. .. .. | 125 | 0·26 | 2 | 0·03 |
| Chillies-dry .. .. .. .. | 189 | 0·64 | 7 | 0·30 |
| Tamarind .. .. .. .. | 30 | 0·04 | 1 | 0·01 |
| Onion .. .. .. .. | 218 | 0·82 | 9 | 0·52 |
| Garlic .. .. .. .. | 51 | 0·10 | — | .. |
| Ginger .. .. .. .. | 2 | 0·00 | .. | — |
| Methi .. .. .. .. | 14 | 0·03 | .. | — |
| Saffron .. .. .. .. | 4 | 0·00 | .. | — |
| Jira .. .. .. .. | 24 | 0·06 | .. | — |
| Mixed spices .. .. .. .. | 82 | 0·52 | 3 | 0·30 |
| Sub-total : condiments & spices .. | 237 | 3·48 | 9 | 1·65 |

## Appendix II—*contd.*

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| *Vegetables and products* | | | | |
| Potato .. .. .. .. | 234 | 2·01 | 9 | 1·38 |
| Muli, turnip, radish .. .. .. | 6 | 0·02 | .. | .. |
| Carrot, beet .. .. .. .. | 1 | 0·00 | .. | .. |
| Arum .. .. .. .. | 46 | 0·08 | .. | .. |
| Other root vegetables .. .. .. | 13 | 0·05 | .. | .. |
| Brinjal .. .. .. .. | 180 | 0·94 | 4 | 0·34 |
| Cauliflower .. .. .. .. | 2 | 0·01 | .. | .. |
| Cabbage .. .. .. .. | 10 | 0·03 | 1 | 0·02 |
| Jack-fruit .. .. .. .. | 3 | 0·01 | .. | .. |
| Ladies finger .. .. .. .. | 47 | 0·14 | .. | .. |
| Tomato .. .. .. .. | 26 | 0·05 | .. | .. |
| Pumpkin .. .. .. .. | 69 | 0·26 | 1 | 0·15 |
| Gourd .. .. .. .. | 7 | 0·01 | .. | .. |
| Karela .. .. .. .. | 54 | 0·17 | 4 | 0·28 |
| Bean .. .. .. .. | 2 | 0·00 | .. | .. |
| Other non-leafy vegetables .. .. | 33 | 0·10 | .. | .. |
| Other leafy vegetables .. .. .. | 49 | 0·20 | .. | .. |
| Other vegetable products .. .. | 2 | 0·01 | .. | .. |
| Sub-total : vegetables and products .. | 236 | 4·09 | 9 | 2·17 |
| *Fruits and products* | | | | |
| Banana, plantain .. .. .. | 91 | 0·14 | 3 | 0·14 |
| Orange .. .. .. .. | 3 | 0·01 | .. | .. |
| Lemon .. .. .. .. | 25 | 0·06 | .. | .. |
| Mango .. .. .. .. | 8 | 0·08 | 1 | 0·20 |
| Jack-fruit .. .. .. .. | 4 | 0·03 | .. | .. |
| Pine-apple .. .. .. .. | 2 | 0·02 | 1 | 0·15 |
| Coconut .. .. .. .. | 3 | 0·04 | 1 | 0·20 |
| Papaya .. .. .. .. | 1 | 0·01 | .. | .. |
| Sub-total : fruits and products .. | 101 | 0·39 | 3 | 0·69 |
| *Sugar, etc.* | | | | |
| Sugar crystal .. .. .. .. | 94 | 0·85 | 5 | 0·56 |
| Sugar-deshi (khandsari) .. .. .. | 1 | 0·03 | 1 | 0·30 |
| Gur .. .. .. .. | 110 | 0·54 | 4 | 0·27 |
| Sugar candy .. .. .. .. | 4 | 0·03 | 1 | 0·04 |
| Sub-total : sugar, etc. .. | 190 | 1·45 | 8 | 1·17 |

## Appendix II—*contd.*

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| *Prepared meals, etc.* | | | | |
| Meals .. .. .. .. | 2 | 0·45 | 2 | 5·03 |
| Snack-saltish .. .. .. .. | 2 | 0·01 | .. | .. |
| Snack-sweet .. .. .. | 9 | 0·05 | 3 | 0·37 |
| Hot drink-tea .. .. .. .. | 26 | 0·17 | 6 | 1·26 |
| Sub-total : prepared meals, etc. .. | 28 | 0·68 | 6 | 6·66 |
| *Non-alcoholic beverages* | | | | |
| Tea-leaf .. .. .. .. | 60 | 0·54 | 2 | 0·22 |
| Sub-total : non-alcoholic beverages .. | 60 | 0·54 | 2 | 0·22 |
| *Pan, supari, etc.* | | | | |
| Pan-leaf .. .. .. .. | 158 | 0·76 | 7 | 0·52 |
| Pan-finished .. .. .. .. | 37 | 0·35 | 2 | 0·25 |
| Supari .. .. .. .. | 155 | 1·17 | 7 | 1·03 |
| Lime .. .. .. .. | 114 | 0·06 | 3 | 0·05 |
| Katha .. .. .. .. | 2 | 0·02 | .. | .. |
| Others .. .. .. .. | 1 | 0·02 | .. | .. |
| Sub-total : pan, supari, etc. .. | 195 | 2·38 | 9 | 1·85 |
| *Tobacco and products* | | | | |
| Bidi .. .. .. .. | 161 | 1·23 | 9 | 1·53 |
| Cigarette .. .. .. .. | 1 | 0·01 | .. | .. |
| Chewing tobacco .. .. .. | 166 | 1·40 | 3 | 0·45 |
| Smoking tobacco .. .. .. | 1 | 0·01 | 1 | 0·15 |
| Leaf tobacco .. .. .. .. | 50 | 0·46 | 2 | 0·28 |
| Sub-total : tobacco and products .. | 238 | 3·11 | 11 | 2·41 |
| *Alcoholic beverages, etc.* | | | | |
| Country liquor .. .. .. | 155 | 4·55 | 8 | 4·57 |
| Ganja .. .. .. | 2 | 0·05 | .. | .. |
| Refined liquor-brandy, whisky, etc. .. | 1 | 0·01 | .. | .. |
| Others .. .. .. .. | 13 | 0·32 | 1 | 0·84 |
| Sub-total: alcoholic beverages, etc. .. | 169 | 4·93 | 9 | 5·41 |
| Total : food, beverages, etc. .. . | 239 | 77·22 | 11 | 43·25 |
| (*i*) Food .. .. .. .. | .. | 66·80 | .. | 33·58 |
| (*ii*) Tobacco, pan, supari & intoxicants .. .. .. | .. | 10·42 | .. | 9·67 |

## APPENDIX II—*contd.*

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| FUEL AND LIGHT | | | | |
| Firewood and chips .. .. .. | 218 | 4·99 | 6 | 3·26 |
| Kerosene oil-fuel .. .. .. | 13 | 0·11 | 2 | 0·19 |
| Kerosene oil-lighting .. .. .. | 221 | 1·31 | 7 | 0·65 |
| Candle .. .. .. .. | 3 | 0·03 | 2 | 0·12 |
| Match box .. .. .. .. | 235 | 0·45 | 9 | 0·29 |
| Sub-total : fuel and light .. | 239 | 6·89 | 11 | 4·51 |
| HOUSING | | | | |
| *Rent for housing and water charges* | | | | |
| House rent owned/free .. .. .. | 237 | 3·61 | 10 | 3·16 |
| Sub-total : rent for housing and water charges | 237 | 3·61 | 10 | 3·16 |
| *Furniture, etc.* | | | | |
| Bed-stead, cot .. .. .. | 1 | 0·02 | .. | .. |
| Mat, mattress, durrie .. .. .. | 1 | 0·01 | .. | .. |
| Sub-total : furniture, etc. .. | 2 | 0·03 | .. | .. |
| *Household appliances and utilities* | | | | |
| Box, turnk .. .. .. .. | 1 | 0·04 | .. | .. |
| Suitcase, attache case .. .. | 1 | 0·03 | .. | .. |
| Utensil-earthenware .. .. .. | 14 | 0·05 | 1 | 0·02 |
| Utensil-iron .. .. .. .. | 2 | 0·04 | 1 | 0·21 |
| Utensil-bell-metal .. .. .. | 13 | 0·55 | .. | .. |
| Utensil-aluminium .. .. .. | 6 | 0·15 | .. | .. |
| Utensil-copper .. .. .. | 2 | 0·09 | 1 | 0·12 |
| Glassware .. .. .. .. | 2 | 0·01 | .. | .. |
| Chinaware .. .. .. .. | 3 | 0·01 | .. | .. |
| Bucket .. .. .. .. | 2 | 0·02 | .. | .. |
| Lock .. .. .. .. | 4 | 0·01 | .. | .. |
| Other electrical appliances .. .. | 1 | 0·00 | .. | .. |
| Repair and maintenance of household appliances .. .. .. .. | 1 | 0·02 | .. | .. |
| Sub-total : household appliances .. | 42 | 1·02 | 2 | 0·35 |
| Total : housing .. | 236 | 4·66 | 11 | 3·51 |

APPENDIX II—*contd.*

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| **CLOTHING, BEDDING, ETC.** | | | | |
| *Ready-made clothing* | | | | |
| Dhoti .. .. .. .. | 19 | 0·45 | .. | .. |
| Lungi .. .. .. .. | 1 | 0·02 | .. | .. |
| Pyjama (long cloth) .. .. .. | 2 | 0·03 | .. | .. |
| Trousers .. .. .. .. | 2 | 0·07 | .. | .. |
| Half-pants .. .. .. | 28 | 0·45 | 3 | 0·67 |
| Shirt, Kamij, Kurta .. .. .. | 58 | 1·13 | 4 | 1·35 |
| Ganji, Banian .. .. .. | 17 | 0·13 | .. | .. |
| Sari .. .. .. .. | 54 | 2·06 | .. | .. |
| Blouse, choli .. .. .. | 37 | 0·60 | .. | .. |
| Chemise .. .. .. .. | 2 | 0·02 | .. | .. |
| Bodice, brassiere .. .. .. | 3 | 0·02 | .. | .. |
| Petticoat .. .. .. .. | 5 | 0·10 | .. | .. |
| Frocks .. .. .. .. | 7 | 0·07 | .. | .. |
| Chaddar, angabastram .. .. | 7 | 0·26 | 1 | 0·46 |
| Gamcha .. .. .. .. | 14 | 0·12 | 1 | 0·06 |
| Handkerchief .. .. .. | 3 | 0·01 | .. | .. |
| Shawl, Wrapper, Scarf .. .. | 1 | 0·03 | 1 | 0·38 |
| Sweater, pull-over .. .. .. | 2 | 0·08 | .. | .. |
| Other knitted garments .. .. | 1 | 0·02 | .. | .. |
| Other miscellaneous clothing .. .. | 1 | 0·03 | .. | .. |
| Sub-total : ready-made clothing .. | 121 | 5·70 | 7 | 2·92 |
| *Non-ready-made clothing* | | | | |
| Dhoti .. .. .. .. | 1 | 0·02 | .. | .. |
| Half-pants .. .. .. .. | 1 | 0·01 | .. | .. |
| Shirt, Kamij, Kurta .. .. .. | 1 | 0·06 | .. | .. |
| Gamcha .. .. .. .. | 1 | 0·01 | .. | .. |
| Sub-total : non-ready-made clothing .. | 2 | 0·10 | .. | .. |
| *Headwear* | | | | |
| Turban .. .. .. .. | 2 | 0·02 | .. | .. |
| Cap .. .. .. .. | 1 | 0·00 | .. | .. |
| Sub-total : headwear .. .. | 3 | 0·02 | .. | .. |
| *Bedding* | | | | |
| Bed sheet .. .. .. .. | 4 | 0·14 | 1 | 0·21 |
| Pillow .. .. .. .. | 1 | 0·04 | .. | .. |
| Mosquito net .. .. .. | 3 | 0·16 | .. | .. |
| Sub-total : bedding .. .. | 6 | 0·34 | 1 | 0·21 |

## Appendix II—*contd.*

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| *Footwear* | | | | |
| Shoes .. .. .. .. | 8 | 0·37 | .. | .. |
| Sandal .. .. .. .. | 1 | 0·01 | 1 | 0·06 |
| Socks .. .. .. .. | 1 | 0·01 | .. | .. |
| Sub-total : footwear .. | 10 | 0·39 | 1 | 0·06 |
| *Miscellaneous* | | | | |
| Laundry .. .. .. .. | 8 | 0·04 | .. | .. |
| Washer-man .. .. .. .. | 3 | 0·01 | 1 | 0·04 |
| Washing soap .. .. .. | 234 | 1·26 | 10 | 0·83 |
| Soda .. .. .. .. | 15 | 0·03 | 1 | 0·02 |
| Sub-total : miscellaneous .. | 238 | 1·34 | 11 | 0·89 |
| Total : clothing, bedding etc. .. | 239 | 7·89 | 11 | 4·08 |
| MISCELLANEOUS | | | | |
| *Medical care* | | | | |
| Medicine .. .. .. .. | 1 | 0·00 | .. | .. |
| Sub-total : medical care .. | 1 | 0·00 | .. | .. |
| *Personal care* | | | | |
| Hair oil, pomade, hair cream .. .. | 193 | 0·93 | 7 | 0·35 |
| Hair lotion, shampoo, etc. .. .. | 3 | 0·01 | .. | .. |
| Barber .. .. .. .. | 200 | 0·51 | 7 | 0·38 |
| Snow, face cream, wax, etc. .. .. | 1 | 0·00 | .. | .. |
| Toilet soap .. .. .. | 27 | 0·06 | .. | .. |
| Comb, hair brush .. .. .. | 4 | 0·01 | .. | .. |
| Mirror .. .. .. .. | 3 | 0·01 | .. | .. |
| Face powder .. .. .. | 1 | 0·00 | .. | .. |
| Scents and perfumes .. .. | 2 | 0·02 | .. | .. |
| Sub-total : personal care .. | 228 | 1·55 | 8 | 0·73 |
| *Education and reading* | | | | |
| School and college fees .. .. | 1 | 0·01 | .. | .. |
| Books-school .. .. .. | 1 | 0·00 | .. | .. |
| Stationery—all kinds .. .. .. | 1 | 0·00 | .. | .. |
| Sub-total : education and reading .. | 3 | 0·01 | .. | .. |

## APPENDIX II—*contd.*

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| *Recreation and amusement* | | | | |
| Cinema .. .. .. .. | 37 | 0·29 | 2 | 0·28 |
| Toy .. .. .. .. | 4 | 0·01 | .. | .. |
| Sub total : recreation and amusement .. | 40 | 0·30 | 2 | 0·28 |
| *Transport and Communication* | | | | |
| Rail .. .. .. .. | 9 | 0·04 | .. | .. |
| Bus .. .. .. .. | 61 | 0·34 | 5 | 0·74 |
| Postage .. .. .. .. | 1 | 0·00 | .. | .. |
| Sub-total : transport and communication | 70 | 0·38 | 5 | 0·74 |
| *Subscription, etc.* | | | | |
| Trade union .. .. .. | 16 | 0·09 | 1 | 0·02 |
| Religious .. .. .. .. | 8 | 0·15 | 1 | 0·88 |
| Gift and charity .. .. .. | 8 | 0·06 | 1 | 0·01 |
| Ceremonials .. .. .. | 1 | 0·01 | .. | .. |
| Fines an penalties .. .. .. | 3 | 0·01 | .. | .. |
| Others .. .. .. .. | 3 | 0·00 | .. | .. |
| Sub-total : subscription, etc. .. | 32 | 0·32 | 3 | 0·91 |
| *Personal effects and other miscellaneous expenses* | | | | |
| Ornaments-metal .. .. .. | 2 | 0·17 | .. | .. |
| Ornaments-glass .. .. .. | 4 | 0·01 | .. | .. |
| Ornaments-plastic .. .. .. | 6 | 0.02 | .. | .. |
| Ornaments-others .. .. .. | 1 | 0·00 | .. | .. |
| Umbrella .. .. .. .. | 7 | 0·22 | .. | .. |
| Pocket expenses not elsewhere covered.. | 1 | 0·00 | .. | .. |
| Other miscellaneous expenses .. .. | 11 | 0·07 | 2 | 0·36 |
| Sub-total : personal effects .. .. | 30 | 0·49 | 2 | 0·35 |
| Total : Miscellaneous .. | .. | 3·05 | .. | 3·02 |
| TOTAL : CONSUMPTION EXPENDITURE | .. | 99·71 | .. | 58·37 |
| (B) NON-CONSUMPTION EXPENDITURE | | | | |
| *Interest, litigation, etc.* | | | | |
| Interest paid on loan .. .. .. | 1 | 0·01 | .. | .. |
| Remittance to dependants .. .. | 1 | 0·03 | .. | .. |
| Sub-total : interest, litigation, etc. .. | 2 | 0·04 | .. | .. |

## APPENDIX II—*concld.*

| 1 | 2 | 3 | 4 |
|---|---|---|---|
| *Savings and investment* | | | |
| Ornaments-gold .. .. .. | 2 | 0·87 | 1 | 8·61 |
| Ornaments-silver .. .. .. | 4 | 0·11 | .. | .. |
| Live-stock .. .. .. .. | 1 | 0·02 | .. | .. |
| Provident fund contribution .. .. | 218 | 5·08 | 8 | 3·00 |
| Shares and securities .. .. .. | 1 | 0·04 | .. | .. |
| Sub-total : savings and investment .. | 221 | 6·12 | 8 | 11·61 |
| *Debts repaid* | | | | |
| Debts repaid .. .. .. | 4 | 0·38 | 1 | 2·77 |
| Sub-total : debts repaid .. .. | 4 | 0·38 | 1 | 2·77 |
| TOTAL : NON-CONSUMPTION EXPENDITURE | .. | 6·54 | .. | 14·38 |

### SUMMARY

| | | | | |
|---|---|---|---|---|
| (*a*) *CONSUMPTION EXPENDITURE* | | | | |
| Food .. .. .. .. | .. | 66·80 | .. | 33·58 |
| Tobacco, pan, supari and intoxicants | .. | 19·42 | .. | 9·67 |
| Fuel and light .. .. .. | 239 | 6·89 | 11 | 4·51 |
| Housing .. .. .. | 236 | 4·66 | 11 | 3·51 |
| Clothing, bedding, etc. .. .. | 239 | 7·89 | 11 | 4·08 |
| Miscellaneous .. .. .. | .. | 3·05 | .. | 3·02 |
| Total .. | .. | 99·71 | .. | 58·37 |
| (*b*) *NON-CONSUMPTION EXPENDITURE* | | | | |
| Taxes, interest and litigation .. .. | 1 | 0·01 | .. | .. |
| Remittance to dependants .. .. | 1 | 0·03 | .. | .. |
| Savings and investments .. .. | 221 | 6·12 | 8 | 11·61 |
| Debts repaid .. .. .. | 4 | 0·38 | 1 | 2·77 |
| Total .. | .. | 6·54 | .. | 14·38 |

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